

# FedStar Credit Union

Spring Issue

Building Member Relationships for Life

April 2018

## Holiday Closures:

Monday, May 28  
**Memorial Day**

Wednesday, July 4  
**Independence Day**

Monday, September 3  
**Labor Day**

Monday, October 8  
**Columbus Day**

Monday, November 12  
**Veterans Day**

Thursday, November 22  
**Thanksgiving Day**

Friday, November 23  
**Day after Thanksgiving**

**701 Harvey Rd  
College Station, Texas  
Phone: 979.846.7456  
Fax: 979.846.6866  
[www.fedstarcu.com](http://www.fedstarcu.com)**



## YOUTH SAVINGS MONTH 2018



Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

**THE  
SCIENCE  
OF  
SAVING**

**One way is to help them learn how to save their money.**

In April, FedStar Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who opens a new account during April 16 - April 30 will receive a Swag Bag and a chance to win a \$100.00 VISA Gift Card or other great gifts!

The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

**To learn more, go to [www.fedstarcu.com](http://www.fedstarcu.com)**

**Or stop by the Credit Union to open an account for your child or grandchild today!**

## ATTENTION:

**If you make  
Mobile  
Deposits....**

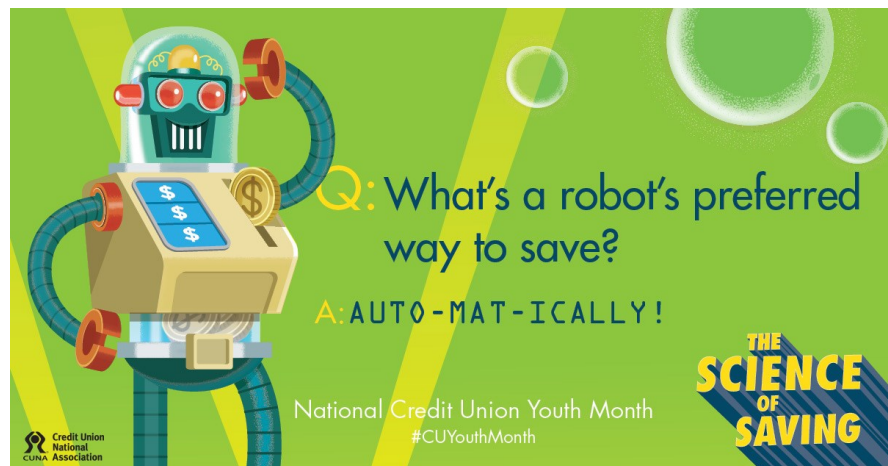
Regulatory Endorsement Change!

**"For Mobile Deposit at  
FedStar Credit Union Only"**

This endorsement must be placed on the back of each check deposited remotely. Checks without this notation may be delayed or declined.



**BACK IMAGE OF CHECK:**  
Sign the Back of the Check. Include "Mobile Deposit Only".



## Spring Fix Up Loan

**The best value for home improvement, repairs and to pay off debt!**

Looking at doing any updates to the home, inside or outside. Here is your chance!

- ◇ Loan Promotion begins April 2nd through June 15, 2018
- ◇ Must be a home owner (Does not include mobile homes, RVs, etc.)
- ◇ Must provide proof of income (Call us for details!)
- ◇ Maximum \$20,000.00 (based on income) with a term of up to 60 months
- ◇ As low as 5.99% APR\* (not all applicants may receive the lowest rate)

# Spring into Action!

## Tracking your finances is a snap with our Mobile Home Banking App



### Home Banking

Take Home Banking wherever you go for the ultimate banking experience. **Download our app** from either the Apple or Google play store to access your accounts on the go.

Tracking your finances is easy with our Mobile App. With great features and one easy login, managing your money has never been easier. Get the **Card NAV** for instant spending updates and more

### Why Should You Choose Home Banking with our Mobile App?

**Easy Login**—Use one set of credentials to access both online and mobile platforms.

**Make Deposits Safely** – Quickly deposit your checks from your phone.

**Alerts and Notifications** – Set up a large variety of alerts to keep you up-to-date with your money. Create notifications about your account to keep your information secure. Mobile Banking is secure, simple, and free!

## We now have temporary VISA® DEBIT cards!

### Have you lost or misplaced your VISA® Debit card?

No more waiting for a new card to come in the mail! We have temporary debit cards that we can issue you in the Credit Union when you come to fill out a new debit card form. This way you don't have to use cash or switch cards, you can continue to swipe and go. This new feature is created to help our members that are on the go continue with the convenience of having a debit card at all times.



### Tips for Frequent Travelers

Whether you're traveling for business or pleasure, be on the alert for opportunities that thieves may try to take advantage of :

**Receipts**—Don't leave credit card receipts on restaurant tables; sign and hand them directly to the server. Keep your copy of all receipts.

**Wallets**—Instead of carrying your wallet in your pocket or bag, consider using a travel pouch worn under your clothing to keep it out of sight.

**Phones**—Always protect your smartphone with complex passwords or passcodes. Turn off Bluetooth as a security measure, and be aware that many free Wi-Fi networks are not secure.

**Mail**—Put a delivery hold on your mail whenever you travel. It can be delivered the day after you return from your trip.

**Hotels**—Lock up all valuables in rooms or hotel safes while you are out, including laptops, passports and other documents containing personal identifying information.

**Airplanes**—Don't put any items that contain your Social Security number, card or account numbers in checked luggage. Always carry those items securely in carry-on luggage.

## Rewards on your VISA® Credit Card

We offer Rewards on our Platinum VISA Credit Cards.

Any card with a credit line of \$2500 or more will earn rewards.

You will receive 1 point for every dollar you spend!

You will see your points on your monthly statement.

So hurry and set up your account at [www.manage-my-rewards.com](http://www.manage-my-rewards.com)

The points you see on your current statement will reflect the rewards site the following month.



## Tips for Using Your Debit Card

**When using a debit card, here are a few tips to managing your account.**

- ◇ Keep sales and ATM receipts or copies.
- ◇ Always know your current bank account balance and available funds.
- ◇ Keep track of all transactions, including withdrawals that are still pending.
- ◇ Review monthly statements carefully. If you suspect a mistake or fraudulent use, contact us immediately.

