

# FedStar Credit Union

*Building Member Relationships for Life*

Volume 20, Issue 2

June 2010

## *save the date!*

*FedStar invites you to join us Wednesday, August 18, 2010 to celebrate the opening of our new building!*

*details: refreshments and appetizers will be served*

*time: 4:30 - 6:00 p.m.*

*location: 701 Harvey Road, College Station, TX*

*This is a member's only event.*



## **we like to move-it, move-it**

### **New Building Update:**

Our grand opening date is drawing closer! In the six months since we purchased our new building, we have been working diligently to ensure things go smoothly when we transition to our new location.

We anticipate opening in late-July, and are excited about the expanded line of products and services our new building will provide! These include a four lane drive-thru, self-service coin counter, ATM, night drop-box, and safe-deposit boxes.

We've had many members inquire about reserving safe-deposit boxes pre-move in. However, we are not accepting any safe-deposit box reservations prior to the move. Safe-deposit boxes will be available on a first-come, first-serve basis.

We will also have new operating hours. The new hours, listed below, are effective upon our move.

New Lobby Hours  
9 a.m. - 4:30 p.m. M - Th  
9 a.m. - 5:30 p.m. F

Drive-Thru Hours  
8 a.m. - 5:30 p.m. M - F



Operating hours at our 1101 University Drive, Suite 104 location have not changed, and remain M-F, 8:30 a.m. - 4:30 p.m.

It is our hope that these new products and services will allow us to better meet our members changing financial needs. As a full-service credit union we strive

to exceed our members expectations and provide the best personal, friendly member service possible.

We have received overwhelmingly positive feedback regarding our move, and are thrilled by the support we've received from our members! If you have any comments regarding the move, or any products and services you would like us to offer, please let us know.

### **New Building Information:**

Address: 701 Harvey Road, College Station, TX 77840

General Contractor: Mikeal Construction Group.

Interior Designer: Lindsay Strickland with Luxe Interiors and Designs.

## **stay protected: overdraft protection changes**

Recently, federal lawmakers have created new rules governing overdraft protection programs. For you, the consumer, this means that you'll see some changes in FedStar's Overdraft Protection Program.

### **FedStar Changes**

1. Effective September 15, FedStar will no longer mail out Non Sufficient Funds Notices, Overdraft Notices, or Courtesy Pay Notices.

2. Beginning July 1, 2010 for new accounts and August 15 for existing accounts, you will have an option concerning whether you want to continue to have our overdraft service cover your *ATM and everyday debit transactions*.

To prepare for this change, all FedStar share-draft checking account holders should have received two documents from FedStar in the mail: 1) a disclosure for our new program, which is yours to keep, and 2) an opt-in/opt

-out form that needs to be signed and returned to the credit union *prior to August 15, 2010*.

### **Note**

Please take note that these changes apply only to *ATM and everyday debit card transactions*, and do not pertain to overdraft protection services associated with written checks or recurring debit transactions, such as regularly scheduled automated bill payments.



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Holiday Closures: July 5 - Independence Day September 6 - Labor Day

### news corner

We're excited to introduce our newest employee: Travis Guthrie! Travis graduated from Sam Houston State University in December 2009 with a B.B.A. in Business and a minor in Finance and is our new Member Service Specialist. So if you have any new account questions, he's your guy!

Our Member Appreciation Night with the Brazos Valley Bombers was a great success! We enjoyed visiting with the many members who attended the game and enjoyed dinner. Congratulations to Daniel Contestabile, the winner of our Car Night give-away basket!

## summertime fun specials!

If you're looking for a few fun things to do this summer that are close to home, we've got you covered!

### Schlitterbahn Waterparks

If you're planning to visit one of Schlitterbahn's three Texas waterparks, visit [schlitterbahn.com/sunclub](http://schlitterbahn.com/sunclub) first for Sun-Sational park-specific discounts!

### Sea World

If Sea World San Antonio is more your style, visit our office & pick up a few coupons that include Adult admission at a

kid's price and \$8 off adult tickets.

### George Bush Presidential Library 4th of July Celebration

On July 4, the Library and Museum will be open from 9:30 a.m. to 8:30 p.m. with free admission all day. The fun-filled event will feature live entertainment, concessions, a concert by the Brazos Valley Symphony Orchestra, and of course, a fabulous fireworks display. For more information, call 979.691.4014

### First Friday's in Historic Downtown Bryan

The first Friday of each month the Downtown Bryan Association hosts an evening of fun, food and music in downtown Bryan. The evening begins at 5 p.m., and features a variety of entertainment, including live music, artist demonstrations, and carriage rides. For more information and to find out about this month's theme, visit [downtownbryan.com](http://downtownbryan.com)

## outstanding credit union members

On June 2, 2010 FedStar received an interesting call from Carl Cooper, a long-standing credit union member.

"I picked up an extra \$100 when I was in there earlier," said Cooper, who had picked up the money thinking he dropped it. "Someone before me must have dropped it."

Leigh Schwartz, the Member Service Representative who

answered Cooper's call, called William 'Bill' Schultz, the member who'd come in directly before Cooper.

Schultz checked his cash, and "Sure enough, he was \$100 short," said Schwartz.

Schultz was delighted to hear someone had found his missing cash, and was honest enough to contact FedStar, rather than keeping it.

"So many people would have just kept the money," Schultz said. "I appreciate his total honesty in returning it."

"I was just doing what was right," Cooper said.

So thank you for your honesty, Mr. Cooper, and for being an Outstanding Credit Union Member!

## benefits of credit union membership: home mortgages and refinances

Membership in FedStar Credit Union offers many great benefits. You might already know about higher return on savings investments and lower interest rates on vehicle loans, but did you also know we offer home mortgages and refinances?

Through our partner, Credit Union Members Mortgage, we have been making the home buying process easier for credit union members since 2007.

If you are thinking about buying a home, or want to refinance your current mortgage and have questions you would like answered, call us to speak with our mortgage loan specialist.

If you are ready to apply for a new mortgage or refinance, do it the easy way by visiting our website at [fedstarcu.com](http://fedstarcu.com) and clicking on Home Loans.

Through our website, you can apply directly online, use the loan

calculators to figure out your loan payments, and receive answers to your most burning home questions, like "What is the difference between loan pre-qualification and pre-approval?"

As a FedStar Credit Union member, if you are thinking about buying or refinancing a home, contact CU Members Mortgage today!