



PRESIDENT'S LETTER

As we kick off yet another school year, we trust the summer has been fun and relaxing for you and your family. We kicked off our summer by announcing five scholarship winners and providing a \$2,000 award to each of them to start their college journey with a little boost. We also celebrated the grand opening of our new Cross Creek Ranch location in June and members are enjoying the added convenience of that new location.

Now it's time to look ahead. Maybe you've been thinking about opening a Christmas Club account or a student checking account for your new high schooler. Or you might be thinking about freshening up a dining room or guest room to welcome family and friends this coming holiday season. Now is the time and we can help. Our auto loans, home equity loans, mortgage loans and personal loans offer affordable rates, flexible terms and peace of mind knowing you can call on us at any time to answer questions about your loan.

Speaking of peace of mind, we continue working diligently to enhance measures to protect your account information. As of August 25, 2021, we required members to change their Online Banking Username from a social security number or account number to something more secure. If you have not yet done this and still need assistance, please contact our team at digitalservices@bvscu.org.

We always want to hear your feedback on how we can improve our products and delivery of services. If you have visited any of our branch locations over the last 60 days, you may have been asked to write a Google review for us. We appreciate the kind words our members share about us and also appreciate hearing ways we can improve our service to you. Leaving a review is as easy as snapping a picture of a QR code that takes you to the Google page for each branch. We included a QR code in this issue of the newsletter so if you have a minute, leave a review.

Finally, if you or someone you know is looking for a job, why not give your credit union a try? We have a number of openings at several locations and would love to talk to you about your skills and experience. Visit the Careers page on our website at bvscu.org for details.

We hope to see you soon.

Sincerely,

Yvonne Kershner
President/CEO

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Educate. Partner. Serve.

Official Notice of Upcoming Board of Director Elections

BVSCU's 2022 Annual Meeting will be held between March 1 and May 31, 2022. Three director positions will be filled by election. Nominations must be made by petition. The petition must be signed by at least 100 credit union members and must be accompanied by a statement of qualifications and biographical information. All signatures must be confirmed, and signatures may not be solicited on credit union property. The completed petition form must be filed with the secretary of the board of directors no later than noon on September 30, 2021. Nomination-by-petition forms may be obtained by writing the main credit union office at 25525 Katy Mills Parkway, Katy, TX, 77494 or calling 281-391-2149. Any member in good standing who is at least 21 years of age may express an interest in serving as a board member.



No member may be elected to serve on the board of directors if:

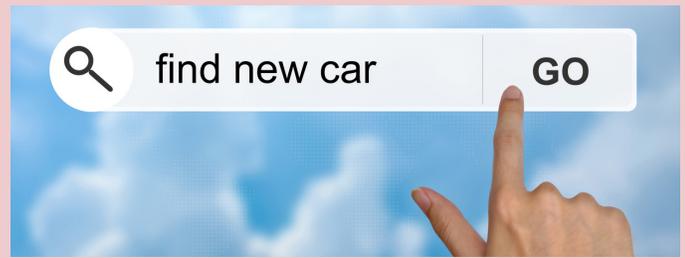
- He has been convicted of any criminal offense involving dishonest or breach of trust
- Is not eligible for coverage by the blanket bond required under the provisions of rules and regulations
- Has had a final judgement entered against him/her in a civil action upon the grounds of fraud, deceit or misrepresentation
- Has caused the Credit Union to suffer a financial loss
- Has been removed from office by any regulatory or governmental agency
- Has been personally made subject to an operating directive for cause while serving as an officer or director of a financial institution, which resulted in the suspension or revocation of the financial institution's certificate of incorporation or authority license to do business



Make Your BVSCU Credit Card Mobile and Contactless

If you have a smartphone, you can download the wallet pay app (which most phones already have) and start using your credit card through your phone as a form of payment. No more fumbling for cards at checkout; try this simpler way to pay.

Whether you have an Apple, Samsung or Android, just enter your credit card info into the wallet app. **This is for credit cards only** for now. We will set up debit cards in the upcoming months. If you have any questions or need further support, please contact Digital Services at digitalservices@bvscu.org.



Tired of Hagglng on Car Prices? Try Our Online Car Buying Service

- Search by monthly payment on our site and find a car that fits your budget
- Take a Virtual Test Drive from the comfort of your home
- The Price Curve tool will tell you if each listing is fairly priced
- Search for a better deal on similar vehicles
- Free CARFAX™ reports are available for many vehicles
- Receive a free myEZ Car Care Membership to save you money on auto service and travel
- Dozens of auto research tools available

Try it at bvscu.org/loans/auto-link

Free Financial Counseling Services

Financial education is one of the most important services we provide at BVSCU. It gives you the knowledge you need to make sound financial decisions while making necessary changes to your saving, spending and borrowing habits.

We can help you with:

- Creating a budget that works for you
- Cleaning up your credit report
- Building a strong credit history that will help save you money (and stress) in the future

If you have debt hanging over your head, imagine the weight lifted off your shoulders when we give you the guidance to reduce it significantly or eliminate it altogether.

If you have no idea how you will retire someday, imagine the relief you will feel when we help you create a plan or a budget to start saving for retirement.

Maybe you just want to figure out how to save for a car or a vacation. We can help you for free!

Make an appointment at <https://bit.ly/3D1BYfE>



BVSCU in the Community



Going the Extra Mile for our members extends beyond the walls of our branches. We proudly support our members in the communities where they live and work. Thank you for giving us the privilege of serving you and your community.

Top Left: Supporting Waller ISD New Teacher Orientation

Top Right: BVSCU donated \$1,240 to the Houston Food Bank

Bottom Left: BVSCU employees use their artistic talent to decorate bags for Lunches of Love

Bottom Right: BVSCU Account Care Specialist Vicky Bailey provides free financial education to the staff at Juan Seguin Elementary School in Richmond



Happy LABOR DAY

UPCOMING HOLIDAY CLOSURES:

LABOR DAY
Monday, Sept. 6th

COLUMBUS DAY
Monday, Oct. 11th

PRIVACY POLICY:

Our most current Privacy Notice is located on the bottom of our website's home page.

Visit bvscu.org and click the link named "Privacy Policy."

BVSCU By The Numbers

| | June 2020 | June 2021 |
|-----------|---------------|---------------|
| Members | 55,899 | 57,999 |
| Loans | \$305,707,204 | \$341,286,289 |
| Deposits | \$780,345,391 | \$877,774,604 |
| Assets | \$856,379,483 | \$955,840,827 |
| Income | \$7,686,428 | \$8,245,114 |
| Expenses | \$6,020,044 | \$5,759,194 |
| Dividends | \$1,528,5023 | \$934,404 |



If you are happy with the service we provide, please let us know by leaving us a review on Google. It's really easy.

1. Click on the QR code to the right or go to the Google Review page on our website:

www.bvscu.org/google-directory/

2. Click on a location

3. Click on Reviews and tell us how we're doing



Thank you for leaving us a review, and thank you for allowing us to serve you!

Student Checking Account for Teen Ages 14-17

Teaching your teenagers healthy money habits is one of the best things you can do for them. We know it's not always comfortable, so we have tools to help.

Get them started with a BVSCU Teen Checking Account. This account comes with the tools they need to learn good money management with your guidance. Tools like:

- Debit card
- Online and Mobile banking
- E-Statements

By the time teenagers enter high school, they should be learning important financial skills like using a debit card, balancing a checking account and spending money responsibly. The level of responsibility you give them depends on the teen, but beginning the process now sets them up for future success.

Learn More Online

bvscu.org/accounts/checking/student-checking-account/



Complaint Notice

If you have a complaint with the services provided by this credit union, please contact us at:

BRAZOS VALLEY SCHOOLS CREDIT UNION
25525 KATY MILLS PARKWAY
KATY, TX 77494
(281) 391-2149
INFO@BVSCU.ORG

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

| | |
|-------------------------|---|
| IN PERSON OR U.S. MAIL: | 914 EAST ANDERSON LANE, AUSTIN, TEXAS 78752-1699 |
| TELEPHONE NUMBER: | (512) 837-9236 |
| FACSIMILE NUMBER: | (512) 832-0278 |
| EMAIL: | COMPLAINTS@CUD.TEXAS.GOV |
| WEBSITE: | WWW.CUD.TEXAS.GOV |



2021 Shred Days

Rosenberg

September 11, 2021

8:30 am - 12:30 pm

BF Terry High School Parking Lot:

5500 Avenue N.

Rosenberg, TX 77471

Sealy

September 18, 2021

8:30 am - 12:30 pm

2344 HWY 36 S

Sealy, Texas 77474

Katy

October 23, 2021

8:30 am - 12:30 pm

25525 Katy Mills Parkway

Katy, Texas 77494

Sugar Land

November 13, 2021

8:30 am - 12:30 pm

1116 Soldiers Field

Sugar Land, Texas 77479

Due to capacity limitations on the shred trucks, our shred event may end earlier than anticipated.

Find full details on our website at <https://www.bvscu.org/services/shred-days/>