







MEMBER CONNECT AUGUST 2018



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-  Brazos Valley Schools Credit Union
-  @brazosvalleyschoolscu
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A Word from the President

Our goal when we implemented new digital services was to provide innovative and user-friendly services the membership could easily use. The adoption rate has exceeded our expectations in the last five months indicating a successful transition. We are pleased that over 17,000 members are utilizing mobile banking and over 22,000 members are using online banking.

We all have very busy lives and the pace seems to get faster daily. We want to provide digital services that are convenient to make your life easier and save you not only time but money as well. The products below do just that.

- **ONLINE BANKING** - Conduct all of your banking needs online at your convenience.
- **BILL PAY** - Save postage, pay your bills online - one time or recurring.
- **MOBILE BANKING** - Your phone is with you 24/7; what better way to access your accounts?
- **REMOTE DEPOSIT CAPTURE** - Save gas and postage; take a picture of your check and deposit from home.
- **E-STATEMENTS** - Go green; save each statement to your computer to access years later.
- **ONLINE LOANS AND ACCOUNTS** - Apply 24/7, no need to wait in line or drive to a branch.



The credit union's digital services are designed to make your financial lives easier to manage. All of these products complement the pace you've set for yourselves and your families. So consider the alternative to calling one of our offices to obtain information about your account and utilize any or all of our digital services.

Even for members that prefer to do business in the branches it is important to know how to use the digital services for convenience and most importantly in case of an emergency. Hurricane Harvey is a great example of why all members can benefit from our digital services. Thank you for being a member/owner and for your loyalty and dedication to the credit union - where we are focused and committed to being your trusted financial partner.

Yvonne Kershner
Yvonne Kershner
President/CEO

*Message and data rates may apply. Check with your service carrier for fees and availability.

Holiday Closings

Labor Day

Monday, September 3



	June 2017	June 2018
Members	50,729	52,749
Loans	\$221,713,580	\$256,353,759
Deposits	\$638,853,796	\$658,575,614
Assets	\$700,352,352	\$723,878,612
Income Produced	\$567,905	\$1,210,484
Expenses	\$5,328,212	\$5,775,267
Dividends Paid to Members	\$563,170	\$555,512

Classroom Decorating Contest Winners Ready to Kick Off New School Year in Style

Congratulations to the six recipients of our 2018 Classroom Decorating Contest:

- Kelsey Edmonds, Fields Store Elementary School (Waller ISD)
- Katy Lutz, Anson Jones Elementary School (Bryan ISD)
- Kelly McGuire, Bethke Elementary School (Katy ISD)
- Lauren Guzman, Stockdick High School (Katy ISD)
- Tracy Kotlar, Keiko Davidson Elementary School (Katy ISD)
- Beverly Sanders, Lamar Consolidated High School (Lamar CISD)



Each applicant was required to submit "before" photos of their classroom and an essay detailing how \$500 in decorating assistance would help benefit their students. We received 82 contest applications and the winners were selected by a panel of five judges. We are looking forward to seeing the "after" pictures and will post them to our social media channels as we receive them. Stay tuned for updates!

Deposit checks on the go with Remote Deposit!

Remote Deposit Photo Tips using the BVSCU smart phone app.

- **Important:** Please sign the check and write Remote Deposit to BVSCU Only on the back of the check before you take the picture.

A check received without "Remote Deposit to BVSCU Only" written on it WILL BE REJECTED.

- Foreign checks, money orders, U.S. Treasury checks and checks with busy backgrounds will not be accepted through the RD system.
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on the check.
- Place the check on solid dark background before taking the picture.
- Flatten crumpled or folded checks before taking the picture.
- Keep the check within the brackets on the camera screen. Try not to get too much of the areas surrounding the check.
- Make sure that you can see all four corners of the check and the MICR line on the bottom of the check in the view finder on the camera.
- Keep your phone flat and steady above the check when taking the picture(s).
- If depositing multiple checks, each check must be submitted separately.

*Message and data rates may apply. Check with your service carrier for fees and availability.

ENDORSE CHECK HERE
x Jane Doe
Remote Deposit to
BVSCU Only
DO NOT WRITE STAMP OR SIGN BELOW THIS LINE
Example

Every lesson, every milestone,
we want to be there for you.



OFFICIAL NOTICE OF UPCOMING BOARD OF DIRECTOR ELECTIONS

At the Credit Union's next annual meeting scheduled for April 11, 2019, two director positions will be filled by election. 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 that member:

1. Has been convicted of any criminal offense involving dishonesty or breach of trust;
2. Is not eligible for coverage by the blanket bond required under the provisions of rules and regulations;
3. Has had a final judgement entered against him/her in a civil action upon the grounds of fraud, deceit, or misrepresentation;
4. Has caused the Credit Union to suffer a financial loss;
5. Has been removed from office by any regulatory or governmental agency;
6. Has been personally made subject to an operating directive for cause while serving as an officer or director of a financial institution;
7. Has caused or participated in a prohibited activity or an unsafe or unsound condition at a financial institution which resulted in the suspension or revocation of the financial institution's certificate of incorporation or authority or license to do business.

Any member wishing to be considered by the Nominating Committee should indicate his/her willingness to serve by completing a Director Application/Agreement to Serve Form. All requests must be received by the Credit Union President/CEO by October 31, 2018 in order to be presented to the Nominating Committee. The duly appointed Nominating Committee will meet in November to nominate at least one person to fill each board vacancy. A Board of Director Application/Agreement to Serve Form may be secured either by calling 281-391-2149 or in person at the Katy office, 25425 Kingsland Blvd., Katy, TX 77494.