

# STAR QUARTERLY



## Lobby Hours

Monday, Tuesday, Thursday  
9:00 am - 5:00 pm

Wednesday  
10:00 am - 5:00 pm

Friday  
9:00 am - 5:30 pm

**Drive Thru Hours**  
7:30 am - 6:00 pm

**Saturday Drive-Thru Hours**  
9:00 am - 1:00 pm

## CONTACT US!

361-242-7827  
SUPPORT@STARCU.ORG

## LEAVE US A REVIEW!



MCKINZIE  
BRANCH



HOLLY  
BRANCH



## A MESSAGE FROM THE STAR TEAM

Members,

Summer has finally arrived and so has the latest edition of our STAR Financial Credit Union newsletter!

Inside, you will find exciting updates, helpful financial tips, special promotions, and upcoming events designed to help you make the most of the sunny season-whether you are planning a vacation, saving for the future, or simply staying financially savvy.

Thank you for being a valued part of the STAR family. We wish you a fun, safe, and financially bright summer!

Sincerely,

The STAR Financial Credit Union Team



## AFFORDABLE INSURANCE

Get peace of mind with our affordable warranty and GAP coverage options! Whether you are planning for the unexpected or protecting your investment, we have got you covered-literally.



- Low-cost extended warranty plans available \*For members and non-members
- GAP protection that covers the difference if your car is totaled or stolen \*For members only

Ask us how to add coverage to your loan today!



### Seamless Solutions : >>> Move Your Auto Loan with Ease!

For a limited time, qualified borrowers can now transfer loans from other institutions and receive a 1.0% rate reduction!

## STAY CONNECTED!



STARFCU129843



STAR FINANCIAL  
CREDIT UNION



STARFCU



STAR FINANCIAL  
CREDIT UNION



## HOLIDAY CLOSURES

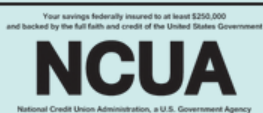
INDEPENDENCE DAY  
FRIDAY, JULY 4TH

LABOR DAY  
MONDAY, SEPTEMBER 1ST

## UPCOMING EVENTS

Beach Clean Up  
North Beach, Breaker Ave.  
Beach Park  
Saturday, July 19th  
From 9:00 am to 11:00 am

McKinzie Branch Blood Drive  
Wednesday, August 6th  
2:00-6:00  
McKinzie Branch



Your Vacation Club account was made for moments like this! Now is the perfect time to put your savings to work! Use your Vacation Club funds to cover travel expenses, book adventures, or simply relax!



Cruise into Summer with a new ride! Whether it is a new boat, RV, jet ski, or motorcycle, we have some of the lowest rates in town! Check them out today!

# SUMMER

## FUNDS AVAILABILITY CHANGE NOTICE

Thanks to updates to Regulation CC, STAR Financial Credit Union is increasing the amount of funds you can access from your check deposits. Our general policy allows immediate withdrawal of check deposits, and in most cases, funds become available by the second business day after deposit.

Starting July 1, 2025, next-day availability will increase from \$225 to \$275, and second-day availability will rise from \$5,525 to \$6,725—meaning you'll have faster, greater access to your funds and more flexibility to manage your money.

## SECURITY TIPS

As you head out for summer fun, do not forget to keep your personal and financial information safe! Here are a few tips to help protect yourself while you are on the go:

1. **Keep Tabs While You Travel:** Turn on STAR Reminders in your STAR Online Banking. You will get a heads-up if anything looks fishy while you are catching rays!
2. **Freeze Your Cards, Not Your Fun:** Lost your card? No worries! Lock it instantly in the CardValet app - no melted wallets here!
3. **Notify Us Before You Go:** Traveling out of state or abroad? Give us a heads-up so we do not accidentally block your purchases while you sip that pineapple smoothie!
4. **Pack Light, Pay Smart:** Carry just one or two cards. Leave extras at home to avoid losing everything if your wallet takes its own adventure.
5. **Share Yourself from Scams:** If a deal sounds too good to be true, it probably is. Watch out for suspicious rental or travel offers - and when in doubt, give us a shout!

## *"Banking Built for You"*