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# STAR Quarterly



# Loan it to win it!

GET APPROVED OR REFER A FRIEND FOR \$10,000 OR MORE AND WIN!

**Grand Prize: \$1,000.00**

**2nd: \$500.00**

**3rd: \$250.00**

**4th: \$100.00**

**One entry per loan booked**

Offer begins October 1, 2018 and ends December 31, 2018. Member must be in good standing. New Money Only. All loan categories open for contest (with exception of MasterCard's & share/certificate of deposit loans.

Winners responsible for any applicable taxes. Minimum new loan balance needed to qualify is \$10,000. Members who refer other members or new members will receive one entry for each referral.



## Skip-A-Payment Coupon

Mail To: PO Box 10324, Corpus Christi, Texas 78460 or Fax To: (361) 241-6378  
This offer expires November 30, 2018. Your Nov. or Dec. payment will be skipped.  
Please return this coupon to us no later than 3 business days before the expiration date for prompt processing.  
You will be contacted if we need additional information or are unable to approve your Skip-A-Payment Coupon request.

Member Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City / Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Account # \_\_\_\_\_ Loan Suffix \_\_\_\_\_

Loan Suffix \_\_\_\_\_

Loan Suffix \_\_\_\_\_

Payment requesting to skip: Nov. 2018 \_\_\_\_\_ Dec. 2018 \_\_\_\_\_

Your Signature # \_\_\_\_\_ Date: \_\_\_\_\_

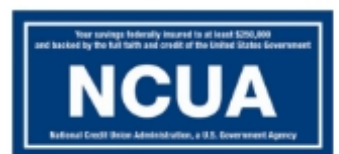
### Loan Skip-A-Payment Coupon Deadline:

Wednesday, October 31, 2018 for November payment

Friday, November 30, 2018 for December payment

\*Some restrictions may apply. Member's STAR CU accounts must be in good standing. Loans not available to skip include Share Secured (L32), Certificate Secured (L33), Home Equity (L14), Mastercard (L15), and Simple Loan (L34). Payroll Deductions and Automatic Transfers normally posted to loans will be available for withdrawal if you take advantage of this offer. Interest on loans will continue to accrue since last payment made. Regularly scheduled payments will resume in December 2018 (for November 2018 skipped payments) and January 2019 (for December 2018 skipped payments).

Start your holiday season off right with a Mastercard



## Office Locations & Information

### MAIN OFFICE

10429 Leopard  
Corpus Christi, Texas 78410

### BRANCH LOCATIONS

**Holly** 6009 Holly Road  
**Buffalo** 3022 Buffalo Street

### MAILING ADDRESS

PO Box 10324  
Corpus Christi, Texas 78460-0324

### PHONE NUMBERS

(361) 242-STAR (7827)  
Toll free 1(877) 827-9196  
Ultra Voice - Option 1  
Member Services - Option 2  
Loan Department - Option 3

### FAX NUMBERS

**Main** (361) 241-6207  
**Loans** (361) 241-6378  
**E-mail** members@starcu.org

## Hours of Operation

### MAIN AND HOLLY OFFICES

**Monday, Tuesday, Thursday**  
9:00am – 5:00pm

**Wednesday**  
10:00am – 5:00pm

**Friday**  
9:00am – 5:30pm

**Saturday**  
9:00am – 1:00pm

### Buffalo Office

**Monday, Tuesday, Thursday**  
Closed

**Wednesday**  
10:00am – 2:00pm  
4:00pm – 5:00pm

**Friday**  
10:00am – 2:00pm  
4:00pm – 5:30pm

## Drive-Thru Hours at all locations

**Monday through Friday**  
7:30am – 6:00pm

**Saturday**  
9:00am – 1:00pm

### Buffalo Office

Closed on Saturday

Ultra Voice (361) 242-7827  
or (877) 827-9196

Press Option 1  
members@starcu.org

www.starcu.org

## Stay connected with your STAR Family



@starcutx



Help Us  
Support



November 25th - December 20th, 2018

## CHILDREN'S ACCOUNTS

Helping to develop a sense of financial responsibility in a child requires a lot of time and dedication, especially since many kids believe money grows on trees. One great way to get your child or grandchild excited about developing important money management skills is by opening a **twinkle star** or **young adult** account.

*Opening a savings account for children could offer a number of great benefits. Here are just a few:*

- **Practical education.** You have an opportunity to show basic financial services while exploring the value of money management.
- **Understand that saving is better than spending.** While children may not have a job or steady source of income, they likely receive money as gifts, an allowance, or odd jobs. By having a children's savings account, you can begin the conversation to help guide your child towards a secure financial future.
- **We investigated.** Research shows that having a children's savings account not only helps to make children more financially aware, but they will also be more likely to accrue assets, invest in the stock market, and graduate college.

With just an opening balance of \$5, your child will learn all the benefits of saving in no time.

## Holiday Schedule

Monday, October 8th – Columbus Day

Monday, November 12th – Veterans Day

Thurs & Fri, November 22nd & 23rd – Thanksgiving

Monday, December 24th – Christmas Eve

Tuesday, December 25th – Christmas Day

Monday, January 1st – New Year's Day

