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STAR Quarterly



GREAT FALL SAVINGS AT



**No Payments till 2016 on
New / Used / Refinanced Vehicles***

&

**1% Lower Interest Rate on
your current rate elsewhere****



* Offer begins 10/01/2015. 1st payment may be deferred until 2016. Interest will continue to accrue from the date of loan disbursement and becomes due once payment begins. Deferred payment is not available for refinances of existing STAR CU auto loans. Some restrictions may apply. Not all applicants may qualify for this offer.

** Not lower than our lowest rate of 3.50% APR. Annual Percentage Rate as of 10/01/2015. Rate based on an evaluation of applicant credit. Your actual rate may vary (or be higher). Relationship discounts to not apply. New Money Only. Collateral loans only. Home Equity Loans excluded. Offer valid thru 12/31/2015.

Federally Insured
by NCUA



**New Office Location
6009 Holly Road
OPENING SOON**

SKIP-A-PAYMENT COUPON

Mail To: PO Box 10324, Corpus Christi, Texas 78460 or Fax To: (361) 241-6378
This offer expires October 31, 2015. Your November 2015 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 _____

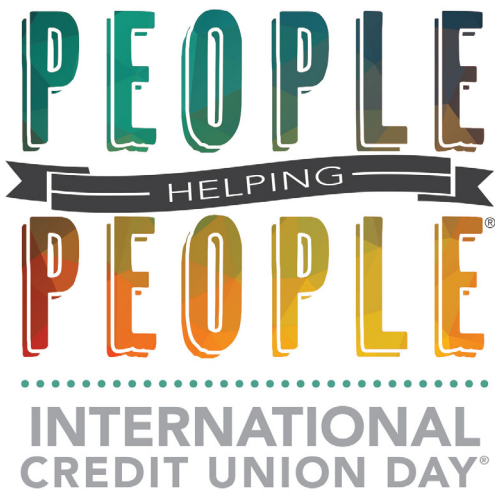
Loan Suffix _____

Loan Suffix _____

Your Signature # _____ Date: _____

Loan Skip-A-Payment Coupon. Deadline is Saturday, Oct. 31, 2015

*Some restrictions may apply. Loans not available to skip include Share Secured (L12), Certificate Secured (L13), Home Equity (L14), MasterCard (L15), and Simple Loan (L34). Payroll Deductions and Automatic Transfers normally posted to loans will be available to 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 2015.



Come visit our
Staples or Leopard
Branches on
Thursday
October 15, 2015
for refreshments
in the lobby.



November 23rd – December 9th

Annual Meeting Notice / Board Elections

The 2016 Annual Meeting of the members of South Texas Area Resources (STAR) Credit Union will be held in April 2016.

This year the Nominating Committee is composed of:

Chairperson: Hector Saenz 816-5383

Committee: Linda Edwards 815-5469 and Diana Gonzalez 242-7827

Board of Director election will be conducted by mail ballot. All Nominees must meet the qualifications of serving as a director in accordance with STAR Credit Union Policy, the Texas Credit Union Act, and Texas Rules for Credit Unions and the Bylaws.

If you would like to run for the Board of Directors, please contact one of the persons listed above to submit your name as a candidate by December 11, 2015. The terms of Nina Amador, Joe Carmona and Dennis Hill will expire in 2016.

Holiday Schedule

Monday, October 12th – Columbus Day

Wednesday, November 11th – Veteran's Day

Thursday & Friday, November 26 & 27th – Thanksgiving

Thursday, December 24th – Christmas Eve (close at 1:00pm)

Friday, December 25th – Christmas Day

Friday, January 1st – New Year's Day

STAR Credit Union

Office Locations & Information

MAIN OFFICE

10429 Leopard
Corpus Christi, Texas 78410

BRANCH LOCATIONS

Staples 5262 S. Staples
Buffalo 3022 Buffalo

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 STAPLES 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

