

OPEN RECORDS POLICY

Purpose:

To establish a policy statement regarding member access to Credit Union records. This policy statement is established in accordance with the requirements of the Credit Union Bylaws Section 4.01(c).

Articles of Incorporation:

A copy of the Articles of Incorporation will be made available for inspection by any member at 114 East Huntland Drive, Austin, TX during lobby business hours.

Bylaws:

A copy of the Bylaws will be made available for inspection by any member at 114 East Huntland Drive, Austin, TX during lobby business hours.

Rules/Guidelines:

All rules of Star of Texas Credit Union will not be made available to any persons or entity and will remain strictly confidential.

Board Policies:

All Board policies are strictly confidential and will not be made available to any persons other than Star of Texas staff members. Star of Texas staff members will have access to Board policies necessary to perform their job responsibilities.

Board Minutes:

Board Minutes of Star of Texas Credit Union will not be made available to any persons or entity and will remain strictly confidential.

Annual Reporting:

An annual report will be available to all members before the credit union's annual meeting. The report will include, as stated in rule 91.310, the board of directors' names and dates of expiration of their terms of office, the names of any honorary or advisory directors appointed by the board, any changes since the last report in the credit union's senior management staff, the credit union's bylaws or articles of incorporation, financial condition and operating results, and the credit union's membership size and services offered. The report will also contain the credit union's year-end balance sheet and its income and expense statement. The rule defines senior management staff to include the chief executive officer, any assistant chief executive officers, including vice-presidents and above, and the chief financial officer.

to view Star of Texas Credit Union's latest Annual Report. [Click here](#)

Star of Texas Credit Union will make the report available on its website throughout the year.

Internal Revenue Service Form 990:

The Internal Revenue Service Form 990 is available on the IRS Web site for anyone to review.

Exceptions:

Articles of Incorporation, Bylaws, Rules, Guidelines, Board Policies, and Board Minutes will be made available to regulatory agencies and independent auditors in performance of their duties. Copies of the Board and Management Relations policy will be made available for review at all Star of Texas Credit Union offices each year for 60 days prior to the Annual Meeting for all interested candidates seeking election to the Board of Directors. Copies of Board policies may be provided to other credit unions at the discretion of the President or Vice President.

It is the policy of Star of Texas Board of Directors that all documents relating to the operation of Star of Texas Credit Union are considered confidential unless a specific exception is noted in the Open Records Policy Statement.

Member Access to Records

Members may review or receive copies of the following credit union documents upon written request to:

Star of Texas Credit Union

PO Box 14567

Austin, Texas 78761

- Balance Sheet and Income Statement
- Summary of the most recent Annual Audit
- Articles of Incorporation
- Bylaws
- IRS Form 990
- Members Access to Credit Union Records Policy

The Board of Directors has elected to allow members to review or receive a copy of the above referenced records. Therefore, in order to allow access, members must notify the President of the Credit Union of his/her intent to access the above referenced records. Based on a mutually agreed time frame, the member may come into the Credit Union and review the above referenced records in an area that will allow privacy, and then may address any portion of those said records with the President.