

## Five Star Adds to Endowed Scholarships to Local Colleges

The Five Star Credit Union Foundation awarded \$150,000 in college scholarship endowments to four schools in its communities. The endowments will go to Wallace Community College – Dothan and Eufaula campuses, Southern Regional Technical College, and College of Coastal Georgia. The 2025 grants will be added to the Five Star Credit Union scholarship that was established at each college last year.

“A college degree helps our community earn up to 60 percent more in salary than a high school degree. By endowing these scholarships, Five Star and its partner

schools continue to reach more students and removing financial barriers.” said Robert A. Steensma, president of the Five Star Credit Union Foundation.

The endowments are broken down to \$50,000 endowment grants to both Wallace Community College in Dothan, AL and College of Coastal Georgia in Brunswick, GA. Wallace Community College in Eufaula, AL and Southern Regional Technical College in Bainbridge, GA each received a \$25,000 endowment grant. The recipients of the Five Star Credit Union scholarship are chosen by each college.

“We are deeply grateful to Five Star Credit Union for the incredibly generous investment in our students’ futures,” said Dr. Kathy Murphy, president Wallace Community College.

“Through community partnerships like this, we can open more doors of opportunity for students to earn their degree,” said College of Coastal Georgia President Dr. Johnny L. Evans Jr.

The Five Star Credit Union Foundation has awarded \$430,000 in scholarship endowments and grants over the past four years.



### Five Star Celebrates Local High School Graduates

For the third year in a row, Five Star is helping local high school graduates take their first steps toward financial success. Each graduate who opened a new Five Star checking account received \$50 to jumpstart their journey. It's just one way we're investing in the future of our community and encouraging smart money habits from the start. We're proud of every graduate and excited to be part of what's next for them.

### Unlock the Equity in Your Home with a Cash-Out Refinance

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## Points of Interest

is published quarterly for the members of Five Star Credit Union. Any suggestions or comments may be sent to: Mike Bridges, Newsletter Editor  
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## Connect With Us

There are several ways to connect with Five Star Credit Union.

You can engage with Five Star on Facebook and Instagram:



[www.facebook.com/FiveStarCU](https://www.facebook.com/FiveStarCU)  
[www.instagram.com/rubyfivestarcu/](https://www.instagram.com/rubyfivestarcu/)

Call the Member Care Center at (888) 619-1711 or send an email to [membercarecenter@fivestarcu.com](mailto:membercarecenter@fivestarcu.com).

Use the "Connect" area on the website and send an email. [www.fivestarcu.com](http://www.fivestarcu.com)

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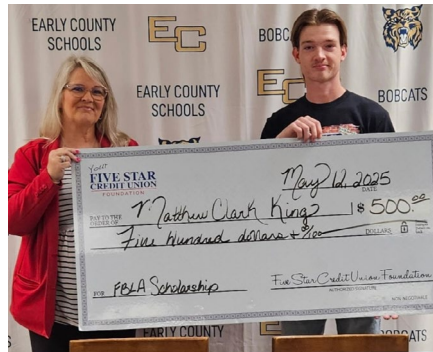


It might still feel like summer outside, but now is the perfect time to start thinking ahead—especially when it comes to holiday spending. Whether it's gifts, travel, or big meals with family, the costs of the holiday season can add up quickly. Starting your savings now can take the stress out of December and help you enjoy the holidays without dipping into credit cards or your emergency fund.

Here are a few easy ways to start your holiday savings:

- 1) Set a Goal** - Think about what you usually spend during the holidays. Break that number into weekly savings targets. For example, saving \$20 a week starting now can give you around \$300 by Thanksgiving—enough to make a big difference.
- 2) Open a Holiday Club Account** - Five Star makes it easy to save for special occasions. Ask us about opening a Holiday Club account—it's a simple, separate account just for holiday savings. You can even set up automatic transfers, so saving becomes effortless.
- 3) Take Advantage of Summer Sales** - Back-to-school and end-of-summer sales are great opportunities to check some holiday gifts off your list early. Spread out your spending and avoid the holiday rush!
- 4) Track Your Progress** - Use the Five Star mobile app to monitor your savings growth. Seeing your progress is motivating and helps you stay on track.
- 5) Avoid the Last-Minute Crunch** - By starting now, you can enjoy the holiday season more peacefully, knowing you've prepared financially. No last-minute credit card debt or money stress—just more joy and less worry.

## Five Star Awards Scholarship to Essay Winner



Our Blakely, GA Financial Center Manager recently had the honor of presenting Matthew King with a \$500 scholarship as the winner of our Future Business Leader Essay Contest. Matthew is a proud member of the Early County High School Class of 2025 and has big plans ahead—he'll be attending Georgia Tech to pursue a degree in Engineering. We're excited to support his journey and can't wait to see all he accomplishes in this next chapter. Congratulations, Matthew!



### 5-STAR MOMENT:



"I have been in love with Five Star since I first opened my account many years ago. They are very helpful and easy to work with. I trust them with my financial needs, and they have never steered me wrong. Recently I had the pleasure of working with Angie Lawson on my car loan and she made the experience very easy and pleasurable, also got me a great rate. I recommend Five Star Credit Union to all my friends or anyone who asks. Thank you Angie and Five Star."

- Dawn S., Dothan Member

### HOLIDAY CLOSINGS

Labor Day: Mon, September 1 | Columbus Day: Mon, October 13