



Five Star Works for Schools: Exclusive Benefits for Local Educators

Our communities are impacted by our school systems. The teachers, administrators, support staff, and board members work long hours with very little recognition. Five Star sees what our schools mean to our local towns and wants to reward them. We are rolling out a new program – Five Star Works for Schools. It's for all staff that is part of the local school systems that are participating in the program.

As a reward for being influential in our students' lives, Five Star is offering a bonus to open a checking account, discounts on home and auto loans, as well as perks to help your money grow. Over the years, Five Star has been a major sponsor in many of our local schools' sports and academic programs, as well as the Five Star Credit Union Foundation endowing scholarships at five colleges. We want to be more intentional about our support for our local schools and colleges. This is the first start.

This program was just rolled out at the start of the 2025-2026 school year. If your school is not a part of the program, stop by your local Five Star financial center and tell them you want your school to participate. We are working to sign up as many schools as possible so school staff can take advantage of all of the perks.



Building Bright Futures, One Savings Account at a Time

When you are a member of Five Star, you are part of a family. Recently we showed how we take care of our family. When we came across Emily Busby's heartwarming Facebook post about her daughter Mae writing herself a \$200 check, we were inspired by her creativity and confidence. We invited the Busby family to our Blakely financial center, where Mae deposited her handwritten check and opened her very first savings account.

At Five Star, we believe it's never too early to start learning the value of saving. Teaching kids the basics of money management helps them build confidence and establish healthy financial habits that will last a lifetime. Mae's story is a perfect example of how small moments can spark big lessons.

We're so proud to have Mae in the Five Star family, and we look forward to being a part of her bright financial future!

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
Five Star Credit Union
P.O. Box 2028
Dothan, AL 36302
E-mail: bridgesm@fivestarcu.com

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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
www.instagram.com/rubyfivestarcu/

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

Use the "Connect" area on the website and send an email.
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How Does Money Make You Feel?

When you think about money, what emotions come up? For some, it may be positive feelings. For others, it may trigger stress, frustration, or anxiety. Money isn't just about numbers, it's how you think and feel about those numbers. Transforming your relationship with money starts with a shift in mindset. When you change the way you think about money, you open the doors to better financial habits, less stress, and a brighter financial future.

WHY YOUR MONEY MINDSET MATTERS

Your mindset around money influences every financial decision you make. If you view money as scarce or intimidating, you might avoid budgeting, saving, or investing, and feel overwhelmed by debt. On the other hand, a positive and growth-oriented mindset empowers you to take control, plan ahead, and see money as a tool to achieve your dreams.

HOW TO SHIFT YOUR MONEY MINDSET

Identify Limiting Beliefs. Changing your money mindset takes time and practice, but a great first step is identifying the limiting beliefs that may be holding you back. Sometimes growing up without money can trigger feelings as an adult that your household doesn't have enough money; no matter how much you make. Many people grow up thinking "I'm bad with money" or "I'll never be wealthy." Recognize these thoughts and write them down. Then, practice reframing them into empowering beliefs such as "I'm good with money" or "money flows to me easily."

Educate Yourself. Learning about money is another powerful way to shift your mindset. You don't need a degree to become financially educated. Understanding the basics like budgeting, saving, and credit can demystify money and reduce anxiety. There are plenty of online tools, books, and podcasts to help you learn. Five Star also offers free educational resources to support you along the way.

Get Specific. Setting clear, achievable goals helps you strengthen your money mindset. Instead of vague intentions like "I want to save money," define specific financial goals to make money management feel purposeful and motivating.

Celebrate the small wins! Whether it's sticking to your budget, paying off some debt, or saving a little extra, acknowledging your wins builds momentum and reinforces a positive mindset.

Lastly, surround yourself with support. Talking openly about money with people you trust can help you stay motivated, accountable, and less isolated in your financial journey. You always find out other people feel the same way about their finances.

How does Five Star help? Changing your mindset around money will take time, and Five Star Credit Union is here to walk it with you. From personalized financial counseling to low-interest loans and savings accounts designed for your goals, we provide the tools and support you need to make confident financial choices.

To learn more, check out Five Star Credit Union's financial education courses on a variety of financial topics at www.FiveStarCU.com.



5-STAR MOMENT:



"Chenoa at Five Star Credit Union has been amazing! She's always quick to help with any issues I've had and keeps me updated every step of the way. Her communication and follow-through are top-notch. I really appreciate her support!" - Starla, Blakley, GA Member

HOLIDAY CLOSINGS

Columbus Day: Mon, October 13 • Veterans Day - Tue, Nov 11 • Thanksgiving - Thur, Nov 27