

# FIVE STAR CREDIT UNION NEWSLETTER

# POINTS OF INTEREST

First Quarter 2013

## President's Message

Robert A. Steensma • *President/CEO*



## Mobile Banking and More Free ATMS For Our Members

Five Star Joins Credit Union 24 ATM Network

### FREE MOBILE BANKING IS HERE!

In order to meet the requests of a growing number of members, we are pleased to announce that members who are Android, iPhone or Blackberry phone users can now have all the key features of FSCU banking on their smart phones. FSCU's new mobile banking options give you the ability to manage your money on-the-go with the same features and security as your regular Five Star online banking.

- Check your current (up to the minute) balance and account information
- Transfer funds between checking, savings and loan accounts
- Find branch and surcharge free ATM locations
- Create graphical reports
- Set alerts

Check our website for free APP downloading instructions or download it for free directly from Google Play™ or iTunes® App stores.

Safe and secure **Text Message** banking is also available. Get your balances, check your recent transactions or transfer funds anytime simply by texting simple commands. See our website [www.fivestarcu.com](http://www.fivestarcu.com) for more details. Mobile Bill Pay and Mobile Deposits will be coming within the next few months.

### More FREE ATMS coming in January!

In our annual member survey one of the continuing yearly comments we receive are from members who want more branches and more ATMs. In the past 2 years, to better serve our members, FSCU has added 4 new branches and 9 ATMs.

Now we are very pleased to tell you that in order to provide even more FREE ATM locations for our members, Five Star Credit Union recently joined the Credit Union 24 (CU24) ATM network.

Beginning in late January this will allow our members to access more than 65,000 surcharge free ATMs around the world if the ATM displays one of these 3 logos:



(at Publix Supermarkets)

*Continued on page 2*

## Question & Answer

Sometimes when I call my local branch, the Dothan Member Service people answer the phone. I don't live in Dothan - I want to talk to my branch. Can't you have a different phone system?

We realize this can be frustrating, but probably not as frustrating as nobody answering the phone at all or just talking to an answering machine. Sometimes everyone at a branch is busy serving members with loans, deposits, withdrawals, etc and it would be impolite to stop in the middle of serving someone to answer the phone - (we know we hate it when people serving us do that). The phones are designed to roll over to our Main Office (in Dothan) Member Service Call Center after a set number of rings if it is not answered at a branch. While we realize sometimes you want to talk to one specific person at a branch, our call center is also capable of solving your problem, answering your question or arranging for the branch to call you back.

Now that I use a debit card much more than I write checks, can you change your monthly statements to make it easier to identify my debit card transactions and balance my checking account?

Beginning with the February 2013 statement (sent in early March) you will no longer see the pure chronological order version that has mixed deposits, withdrawals checks, debit cards, etc. We realize this is hard to follow. Instead, the

*Continued on page 2*

## President's Message

*Continued*

Even if you aren't heading across the country or around the world, we did our research before joining this ATM network and found that it offers at least 176 new free ATMs in area towns where there are current FSCU members.

To mention a few of these towns that members have asked for free ATMs and that Credit Union 24 HERE® ATMs serve, includes 5 ATMs in Columbus GA and 1 or more in Phenix City, Troy, Auburn, Birmingham, Enterprise, Montgomery, Midland City, Opelika, Ozark, and Valley AL to name several.

In Georgia there are 1 or more surcharge free ATMs in Albany, Camilla, Colquitt, Carrollton, Hamilton, LaGrange, Newnan and Thomasville as well as many other towns.

There are also multiple ATMs in areas of Florida where members live or have asked for them including Tallahassee, Marianna, Bonifay, Chipley, Quincy and the Panama City (and beach) area.

There are also several additional free ATMs in Dothan AL and Bainbridge GA where we already have branches and multiple ATMs, but should now be even more convenient for our members there.

We are continuing to explore ways to bring our members more branches, more free ATMs and additional convenient options for having access to us.

It's because we care about our members that we continue to find better ways to serve you as YOUR Five Star Credit Union.

### BEGINNING IN LATE JANUARY

You can find a complete listing of Credit Union 24 HERE® surcharge free ATMs at <http://www.cu24.com/ATMLocator> or download an app to your iPhone or Android smart phones at their app stores or from the links at our website. Be advised that the ATM must have one of the 3 logos shown on the front page and NOT (for example) the ALLPOINT® logo which is not part of our program but which shows up on the CU24 website search for surcharge free ATMs.

## Question & Answer *Continued*

statement will have separate sections under "checking" (or share drafts) for "deposits", "cleared checks" and "other withdrawals" (primarily debit cards). Each transaction will also be clearer to identify by where the debit transaction occurred. This has been asked for by a number of members and will be implemented February 28th.

## LOANS THE EASY WAY



A year or so ago we introduced our Loans by Phone program designed to make it easy for our members to make a loan without having to drive to one of our offices and wait for someone to be available to help them. A simple phone call from the convenience of your home or office was all it took. Many of our members love the ease of this program as they can almost always get the loan approved in less time than just the time it used to take to drive to the branch.

Members are telling us how much easier and quicker loans are by phone and loan approval takes less time also. We can even close a member's loan via email so they never have to stop in even to SIGN the loan papers.

We also offer online loan applications and will be upgrading that system to make it even easier to apply for a loan on our website or online banking system.

## Members Like Us. You Really Like Us!

In our most recent annual member survey 99.4% of members once again told us how satisfied they are with FSCU overall. An even greater 99.7% of our members told us how much they like our tellers. 99.6% (of those who read it) like our newsletter.

As we have added more ATMs and branches each year members have noticed. Ratings for our ATMs have risen from 92% two years ago to 97% this year and our "convenience" ratings have gone up from 91% two years ago to 95% satisfied this year. Satisfaction with our loan department has risen from 93% two years ago to 95% currently.

All of us at FSCU thank you. We enjoy being YOUR Five Star Credit Union and will keep striving to improve. Our goal will always remain 100% member satisfaction.

### Member Comment on survey:

I think your monthly statements have too much information on the same page with statement summary that has savings, checking and certificates all together.

### Another Member Comment

from survey: I really like your monthly statement summary of all accounts in one place.

### FSCU: This is why its tough

to please everyone equally. The summary was requested by a number of members. Best we can suggest is if you don't like the summary, to skip over it to the individual accounts that follow it.

"The amount of money you have has got nothing to do with what you earn. People earning a million dollars a year can have no money. People earning \$35,000 a year can be quite well off. It's not what you earn, it's what you spend.." -- Paul Clitberoe

"It's not your salary that makes you rich, it's your spending habits." -- Charles A. Jaffe

# BRANCH NEWS

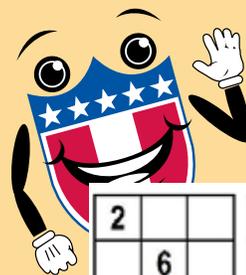


## BAINBRIDGE GA BRANCH NOW OPEN

Our new Bainbridge GA branch opened November 1. The beautiful new building has an ATM, multi-lane drive through and a full well trained staff. They are welcoming many new members as well as those who were already members living in the Bainbridge area. The new opening brings our branch total to 11. Bainbridge is our second branch in Decatur county – the other being Attapulcus.

## NORTH FOSTER STREET DOTHAN UPDATE

Our new multi-lane drive through window, new teller lobby with new parking lot entrance is expected to open in February 2013. The remainder of the downstairs construction will continue through July adding offices for our mortgage department and other member service staff.



## Trusty R. Fivestar's sudoku

2			4	7				
	6						3	5
				1				
			9	4	2			
			1			7	9	
	8		7		4	2		
	3	6		2		9		
		4		3				7

Fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9 only once. Solution on Page 4.

## Just For Grins... The Stock Report

Helium was up. Feathers were down. Paper was stationary. Knives were up sharply. Pencils lost a few points. Hiking equipment was trailing. Elevators rose, while escalators continued a slow decline. Light switches were off. Mining equipment hit rock bottom. Diapers remained unchanged. Shipping lines stayed at an even keel. Balloon prices were inflated. And batteries exploded in an attempt to recharge the market.

## Call Us For All of Your Loan Needs!

**1-888-619-1711**  
(Choose Option 2 for Loans)

Refinance your current mortgage or car loan and **SAVE** money each month!

- New Mortgage
- Home Refinance
- Car Loans
- Personal Loans

**Five Star Credit Union**



Five Star Credit Union has a better deal on Credit Cards.

Apply for a Visa® Credit Card today! Visit [www.fivestarcu.com](http://www.fivestarcu.com) for more information.

## Five Star Level

## Member Share Certificate Rates

APYs up to...	\$500 minimum	\$100,000 minimum
12 month	1.01% <sub>APY</sub>	1.11% <sub>APY</sub>
24 month	1.26% <sub>APY</sub>	1.66% <sub>APY</sub>
36 month	1.41% <sub>APY</sub>	1.51% <sub>APY</sub>
48 month	1.56% <sub>APY</sub>	1.66% <sub>APY</sub>

\*APYs shown include a 0.50% APY dividend bump rate if member maintains a Five Star level account



Federally Insured by the NCUA

**DIVIDENDS COMPOUNDED AND PAID MONTHLY**  
A penalty will be imposed for early withdrawals from these instruments. The Annual Percentage Yield (APY) offered as of December 1, 2012 at press time. Minimum Balance Required is \$500. Rates are subject to change. IRA Certificates also available. To achieve Five Star level requires a checking account with 10 or more transactions per month and 3 or more other easy-to-qualify-for services. Some restrictions apply. For more information, call (334) 793-7714 (option 3)

# TRYING TO TAKE OFF A FEW POUNDS?

In our last newsletter we had a small article about losing weight. It basically reminded everyone that to lose 1 pound you have to eat (or exercise away) 3,500 fewer calories over a period of time than what you consume. It went on to suggest the benefit of burning as little as 100 extra calories a day by exercising, which could result in losing 1 pound in about 35 days, assuming you ate about the same amount that would have otherwise maintained your weight the same.



Although it will vary a little based on your personal size/weight, here are a few examples of the amount of activity it takes a 180 pound person to burn 100 calories.

Walk slow (or play golf with a cart) for 20 minutes, run at an average speed for 7 minutes, swim or use a stair step machine for 12 minutes, play basketball for 9 minutes, use a stationary bike for 10 minutes. Most experts suggest at least 20 minutes of moderate exercise 3 days a week for better cardio vascular health.

Be sure to consult your doctor if starting an exercise or diet program... and good luck.



## VISA® PLATINUM CREDIT CARDS

Just a reminder that FSCU is now offering a very attractive Platinum Visa credit card for our members who qualify!

- No Annual Fee • No Cash Advance Fee
- No Balance Transfer Fee
- Very Low Introductory Rate
- Rewards Program Available

### Page 3 puzzle solution

2	1	3	4	5	7	6	8	9
4	6	7	2	9	8	1	3	5
8	9	5	3	6	1	4	7	2
3	7	8	9	4	2	5	1	6
6	5	2	1	8	3	7	9	4
9	4	1	5	7	6	3	2	8
5	8	9	7	1	4	2	6	3
7	3	6	8	2	5	9	4	1
1	2	4	6	3	9	8	5	7

ACCESS 24 HOURS-A-DAY... 7 DAYS-A-WEEK

**FIVE STAR**  
ON★LINE  
[www.FiveStarCU.com](http://www.FiveStarCU.com)

**FIVE STAR** ★  
**PHONE LINK**  
1-800-995-STAR (7827)  
In The Dothan Area, Call: 836-2050

CALL TOLL FREE 1-888-619-1711 FOR MEMBER SERVICE



### "A FULL SERVICE FINANCIAL INSTITUTION" POINTS OF INTEREST

is published quarterly for the members of Five Star Credit Union. Any suggestions or comments may be sent to: Steve Brown, Newsletter Editor  
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Jeff DeShane - *Vice President, Sales & Lending*  
Randy Davis - *Vice President, Member Business Services*  
Steve Brown - *Director, Marketing*

## LOCATIONS TO SERVE YOU

### ALABAMA

#### DOTHAN OFFICES **ATM**

Gayla Land - *Branch Manager*  
411 North Foster St. · P.O. Box 2028  
Dothan, AL 36302  
Phone: (334) 793-7714 · Toll Free: 1-888-619-1711  
Lobby: M-F 9:00-5:00 · Drive-Thru: M-W 9:00-5:00  
T-F 9:00-5:30

#### **ATM**

3331 West Main St. · Hwy. 84 West · Dothan, AL 36305  
Phone: (334) 794-8171 · M-F 9:00-5:00  
Drive-Thru: M-W 9:00-5:00/Th 9:00-5:30/F 9:00-6:00

#### EUFULA OFFICE **ATM**

Sarah Bradley - *Branch Manager*  
1905 S. Eufaula Ave. · Eufaula, AL 36027  
P.O. Box 789 · Eufaula, AL 36072  
Phone: (334) 687-8864 · M-F 8:30-5  
Drive-Thru: M-W 8:30-5:00/Th-F 8:30-5:30

#### HEADLAND ATM ONLY **ATM**

16662 Highway 431 S. · Headland, Alabama 36345

#### COTTONWOOD OFFICE **ATM**

Tony Deal - *Branch Manager*  
12769 N. Cottonwood Rd. · Cottonwood, AL 36320  
Phone: (334) 691-7044 · M-F 9:00-1:00 & 2:00-5:00

#### INSIDE WALGREENS **ATM ONLY**

2041 E. Main St. (Ross Clark Cir. & 84E)  
Dothan, AL 36301

2940 W. Main St. (Westgate Pkwy. & 84W)  
Dothan, AL 39303

3574 Montgomery Hwy (Westgate Pkwy & 231N)  
Dothan, AL 36303

### GEORGIA

#### ATTAPULGUS OFFICE **ATM**

Donna Trammell - *Branch Manager*  
111 N. Main St. · P.O. Box 280 · Attapulgus, GA 39815  
Phone: (229) 465-3431 · M-F 9:00-5:00

#### CAIRO OFFICE **ATM**

Vickie Gainous - *Branch Manager*  
818 1st Ave., NE · P.O. Box 794 · Cairo, GA 39828  
Phone: (229) 377-8965 · M-F 9:00-5:00

#### CEDAR SPRINGS OFFICE

Tracey Kirkland - *Branch Manager*  
4367 Georgia Highway 370 · Cedar Springs, GA 39832  
Phone: (229) 372-4586 · M-F 9:00-5:00

#### DONALSONVILLE OFFICE **ATM**

Sheryl Rogers - *Branch Manager*  
305 West 3rd St. · Donalsonville, GA 39845  
Phone: (229) 524-2500 · M-F 9:00-5:00

#### BAINBRIDGE OFFICE **ATM**

Donna Trammell - *Branch Manager*  
1027 East Shotwell St. · Bainbridge, GA 36819  
Phone: TBD · M-F 9:00-5:00  
Drive-Thru: F 9:00-5:30

#### INSIDE WALGREENS **ATM ONLY**

1410 E. Shotwell St. · Bainbridge, GA 39819

501 US Highway 84E · Cairo, GA 39828

#### INSIDE GA. PACIFIC CAFETERIA **ATM ONLY**

Cedar Springs, GA (mill employee access only)

Search for free ATMs at [www.cu24.com/atmlocator](http://www.cu24.com/atmlocator) • Look for Credit Union 24 Here® | MoneyPass® | Credit Union 24 Select® (Located in Publix)