

FIVE STAR CREDIT UNION NEWSLETTER

POINTS OF INTEREST



Second Quarter 2013

President's Message

Robert A. Steensma • *President/CEO*

Five Star CU Welcomes Frederica Credit Union Members

Also Shared Branching, Mobile Home Loans, and more.



There are so many new and exciting things going on at Five Star Credit Union these days we barely know where to start telling you about them all.

We do want to take this opportunity to welcome Frederica Credit Union members to being full-benefit FSCU members. In February 2012, Frederica CU (Brunswick GA) merged with FSCU but it wasn't until April 1, 2013 that we were able to completely convert Frederica's computer system over to ours. Frederica CU members now have complete access to all FSCU products and services and we have now changed their branch names, website and online banking to Five Star Credit Union. Although we and the Brunswick and St. Simons Island staff have kept our new 3,400 southeast Georgia members informed of our progress with personal letters and other communications, this is their first actual quarterly member newsletter from us. Welcome.

In our last newsletter we told our members about our new free Mobile Banking APP for smart phones (including i-Phones,

Androids and Blackberry's) and we told you about our joining the *CU HERE*®, *Money Pass*® and *Publix Presto*® surcharge-free ATM networks (see inside for more information) so members can have free access to thousands of additional ATMs near and far from our branches.

We also recently told you about our new, improved (free) online Bill Pay program for our members and the ability for members to now download (again for free) their account information into recent versions of Quicken® or QuickBooks® if they use those for their personal or business finances.

Now we are pleased to tell our members about the following other new developments we believe will be of benefit to many of you. Here is a brief summary of some of them. You can find more information on some of these elsewhere in this newsletter.

Shared Branching

We recently joined a credit union cooperative called *CU Service Centers* that offers a shared branching network. Our members are now able to use the more than 4,300 branches of hundreds of other participating credit unions almost exactly as if they were a FSCU branch. So whether you live in Columbus GA or Tallahassee FL or are traveling to Orlando or Destin FL or Las Vegas NV or hundreds of other cities or towns, you have an excellent chance of

Continued on page 2

Question & Answer

Why do FSCU's statements call a savings account a "share account" and a checking account a "share draft account"? It would be clearer if you called them what they are.

Technically, we do call them what they are, or at least what we are allowed to call them. Federal regulations require credit unions to use the term *Share Account* for what is usually known as a savings account. There is some leeway in using the savings account name in advertising. Regulations also require credit unions to call what is commonly called a Certificate of Deposit (CD) a *Share Certificate Account*. The regulations also recommend, but no longer require, that checking accounts be called *Share Drafts* in all cases. All these terms are meant to reflect that the member owns a "share" of ownership in the credit union.

At one time, the use of the word "checking" was completely not allowed for credit unions. It then evolved to where a credit union could use the word "checking" in their advertising but had to continue to identify it as a *share draft* in formal documents like monthly statements and brochures. More recently, the regulations have relaxed somewhat and allow it to be called checking in more places.

If any of you remember NOW (Negotiable Orders of Withdrawal) accounts, they were first offered because it was not legal prior to that

Continued on page 2

President's Message

Continued

finding a convenient shared FSCU branch at a participating credit union. (See article for more details).

Mobile Home Loans

Although FSCU continues to offer attractive loans on mobile homes with land, there are an increasing number of members who have a mobile home on land they rent or that belongs to a family member. In our continuing efforts to better serve those members with affordable financing, we now offer mobile home loans (without land) through a partnership with another credit union's subsidiary that specializes in these type loans. Loans are now available to qualified buyers on new, used or refinanced manufactured/mobile homes on non-owned land. Call our mortgage department or read about it and apply online under Loans - *Mobile homes without land*, on our website.

New Improved Online Mortgage Loans

We implemented a new easy-to-use online mortgage application and information site. You can now check daily mortgage rates, set up alerts to notify you when rates change, and apply online in a much more streamlined application process. You can find this on our website under the Loans tab. Click on *Mortgage Loans* to access our new Mortgage Center page or call our mortgage department (phone option 2) for more assistance.

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

RECREATIONAL VEHICLES NEW LOAN SPECIALS



All "Recreational" vehicles (RV's, travel trailers, boats, ATVs, etc) have a special low rate through May 31st so you can finance it today at special low rates and you and your family can enjoy your recreation this Summer and for years to come.

Question & Answer *Continued*

to pay interest on checking. The NOW account was developed by banks to get around that restriction with a new type account. Eventually the law was changed to allow interest on checking (and share drafts), but few banks or credit unions still pay interest on free checking (other than Five Star Credit Union ☺).

FREE SHARED BRANCHING



Five Star Credit Union now participates in a credit union sponsored co-op for **Shared Branching** through a network called CU Service Centers (sometimes called SWIRL). This means you can conduct most or all of your FSCU credit union business at other participating credit union offices and other credit union members of participating credit unions can conduct their business at a FSCU branch.

There are 3 easy ways to find a participating SWIRL **Shared Branching** credit union:

- Call 800-919-CUSC (2872) and ask for locations
- Download the "Find Branch" iPhone APP for Shared Branching locations
- Go to www.cuservicecenter.com and search for locations of participating credit unions

There are more than 4,300 credit union locations participating across the country and around the world, so you can do your FSCU business many places that may be convenient for you when you are not near one of our branches.

IMPORTANT: To use this service you will need to tell the participating credit union branch's employee your credit union's name (Five Star Credit Union), your account number, and show a valid government issued photo identification (so they will know it is actually you). They will not be able to look up your account number for you.

You generally cannot use the ATMs of these credit unions without paying a fee unless they are a member of CU24 HERE program as explained in the last newsletter and summarized again in this newsletter. (See Surcharge Free ATMs).

SURCHARGE FREE ATMS

As we explained in the last newsletter, FSCU has now joined the Credit Union 24 ATM network providing our members with thousands of surcharge free ATMs you can now use. You can find a list of these surcharge free ATMs at www.cu24.com/NoPremiumNoSelect/index.aspx (to avoid re-typing this you can access the link on our web site under "ATMs"). Only ATMs using one of these 3 logos shown here will be surcharge free. ATMs showing only the Credit Union 24 logo (without the CU HERE added) are not free. All Wal-Mart Super Centers have free *Money Pass*® ATMs (although some have the wrong logo) and all Publix Supermarkets have free *Publix Presto*® ATMs. ATMs with the *CU HERE*® logo are usually found at credit unions and other retail establishments. If you are using one of these surcharge-free ATMs and it asks you to OK paying a fee, choose "yes". You will not be charged the fee.



(at Publix Supermarkets)

BRANCH NEWS

DOTHAN MAIN OFFICE NEW LOBBY AND DRIVE THRU NOW OPEN

Even though remodeling/construction continues, we were able to open our new multi-lane drive through and our new lobby in our Dothan, AL N. Foster Street main office in February. We think it's absolutely beautiful (as the picture shows).



The parking lot is now repaved and the rest of the downstairs office space and the remainder of the outside of the building is expected to be completed later this year.

CHANGES TO OUR CHECKING, SAVINGS & YOUTH ACCOUNTS

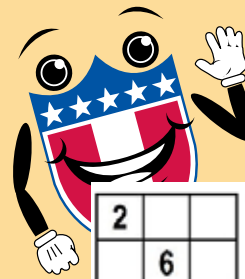
We realize the vast majority of our members LOVE the opportunity to earn more interest on their FSCU checking and savings account just by using their checking account for 10 or more transactions per month. Members can earn even more dividends by qualifying each month to be a Five Star level account and doing a few things that earn bump rates on savings and certificates.

After careful consideration in comparing the costs and benefits of each we are changing one of the elements that earn a bump rate. **Beginning March 1, 2013, Five Star level members and Rising Star (youth account) level will earn a 0.25% APY bump rate for receiving e-statements instead of for depositing \$10 or more into their savings account each month.** Both of these will remain one of the 3 criteria (from a list of several choices) to qualify as a Five Star level account; the only change will be the bump rate dividend paid will be switched between the two. We hope members not already receiving e-statements will sign up, and also appreciate the added benefit of receiving their e-statements 3 to 7 days sooner each month than mailed statements.

The APY that can be earned on Rising Star youth accounts (prior to the bump rate) is now 1.16% (or 1.41% APY after the e-statement bump rate).

One additional change effective March 1 is our 0.50% APY bump rate for certificate accounts paid to members who achieve Five Star level checking has been changed to 0.30% APY. We realize that is less, but still a generous bump rate and we remain unique in offering such a bump rate to certificate holders.

*APY is Annual Percentage Yield. Call us at 888-619-1711 (option 2) or visit our website at www.FiveStarCU.com for more information if needed. 10 or more checking transactions each month (deposits, withdrawals or transfers) are required to have an active checking account and earn more dividends to both checking and savings. 3 Additional specific activities (from a list of several options) are needed to achieve Five Star level and have the opportunity to earn more on checking and to earn bump rates on savings and certificate accounts. Youth accounts are available to members' children and other select relatives under the age of 18. It automatically converts to an adult account at age 19. We have a brochure (called a Happiness Guide) available online and at branches, that fully explains our popular checking and savings program.



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.

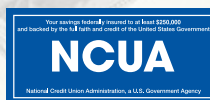
Just For Grins... Travel in a sailboat

A banker fell overboard from a friend's sailboat. The friend grabbed a life preserver, held it up, not knowing if the banker could swim, and shouted, "Can you float alone?" "Not as affordable as a credit union" the banker replied, "but this is a heck of a time to talk business."

Five Star Level Member Share Certificate Rates

APYs up to...	\$500 minimum	\$100,000 minimum
12 month	0.80% _{APY}	0.90% _{APY}
24 month	1.06% _{APY}	1.16% _{APY}
36 month	1.21% _{APY}	1.31% _{APY}
48 month	1.36% _{APY}	1.46% _{APY}

*APYs shown include a 0.30% APY dividend bump rate if member maintains a Five Star level account



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DIVIDENDS COMPOUNDED AND PAID MONTHLY
A penalty will be imposed for early withdrawals from these instruments. The Annual Percentage Yield (APY) offered as of March 1, 2013 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)

FREE MOBILE BANKING IS HERE!

In December 2012 we announced 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 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
- Pay your bills **(Re-download the free mobile app for this upgrade)**
- Find branch and surcharge free ATM locations

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 Messaging** 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 for more details.

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

Angela Calloway - Branch Manager **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
2940 W. Main St. (Westgate Pkwy. & 84W) · Dothan, AL
3574 Montgomery Hwy (Westgate Pkwy & 231N) · Dothan, AL

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

BRUNSWICK OFFICE

4401 Altama Ave. · Brunswick, GA 31520
Phone: (912) 264-7533 · 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
4637 Georgia Highway 370 · Cedar Springs, GA 39832
Phone: (229) 372-4586 · M-F 9:00-5:00

DONALSONVILLE OFFICE **ATM**

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

ST. SIMON'S ISLAND OFFICE

95 Cinema Lane · St. Simon's Island, GA 31522
Phone: (912) 264-7533 · M-F 9:00-5:00

BAINBRIDGE OFFICE **ATM**

Donna Trammell - Branch Manager
1027 East Shotwell St. · Bainbridge, GA 39819
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
501 US Highway 84E · Cairo, GA

INSIDE GA. PACIFIC CAFETERIA **ATM ONLY**

Cedar Springs, GA (mill employee access only)

SAVINGS GOING UP

CORRECTION:

Statement changes we told you about in the last newsletter have been delayed. We apologize and will advise you as soon as these are able to be implemented.



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

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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