



President's Message

Robert A. Steensma • *President/CEO*

You Only Live Once...

...but you still need financial security.



Being well-off financially or achieving financial security is something many of us dream about but not everyone has an idea how, or the personal discipline, to achieve the goals that can put you in a strong financial position for life.

Unfortunately, there are no guarantees in personal finance. Even if you achieve saving what appears to you to be a large sum, without some restraint on your part, it can be steadily lost through a string of bad luck or poor decisions.

"...growing old without financial security can be one of life's biggest regrets."

When most people think of the term well-off or even "rich", they usually don't think of the money sitting in an account - they think of a

lifestyle. The problem is, even a large sum can disappear pretty quickly when it's being spent or lost faster than it can be replenished at the same or greater rate. Even if your goal or the end result is a more modest number, the same rules apply.

Part of protecting what you have is realizing that it can be lost.

Based on a now commonly used acronym, many younger people embrace the philosophy of YOLO - You Only Live Once. It's a fitting viewpoint for a generation that often values experiences over things, and dreads more than anything else growing old with regrets. But it's also been a justification for some people to make some poor financial decisions, and growing old without financial security can be one of life's biggest regrets.

There is nothing inherently wrong with someone wanting to pursue adventures, to travel widely for the experiences or even building or living in a tiny house as one of many methods to have a different lifestyle. After all ...you do only live once.

However, even as people evolve in their life and career, many still go deeply in debt or live paycheck-to-paycheck regardless of how large the paycheck becomes. They often think if they made more money they would be happier and they would also finally be able to achieve financial security.

Instead of just pursuing or wishing for more money, it's important to evaluate the money you are earning and spending at present - to

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Question & Answer

How much do Americans make and how do they spend it?

According to the US Census Bureau's latest data (2014), the median* annual household income for the entire country was \$53,657. These income amounts vary significantly by state and county.

In 2014, Alabama median household income was \$42,278 while Georgia's was \$49,555. But in some economically challenged counties in those two states the household median income is as low as \$20,000.

According to the Consumer Expenditure Survey (US Census Bureau), the biggest chunk of the typical American budget after taxes goes to **Housing** which averages about one third (33%) of our after tax (net) income. That's one reason home ownership is popular - to regain some of that money in potential tax breaks and home equity.

Transportation (car payments, gas, insurance, repairs) consumes about 17% of our net income per year, while **Food & Beverage** (at home or out) costs us around 13% of our income.

These percentages also can vary based on your income level. Food and housing are often higher percentages when income is lower, or lower if you live with your parents or a roommate. Transportation costs can be lower if you have no car, drive an older car or

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President's Message

Continued

determine if it is bringing you closer to the life you want to live now, as well as to the life you want in the future. If it is not, you should consider making a change to a more financially sustainable lifestyle. You may only live once, but life tends to last a fairly long time for most of us.

Financial security and sustainability looks about like it does for most people - little or no debt other than for essentials like realistic housing and transportation, affordable living expenses, a stable emergency fund and available low-interest credit when needed, and an overall lifestyle that fits your means so you can consistently build long-term savings. There's no silver bullet or magical solution to financial struggles other than to change how you view money and how you handle it.

Rising young professionals, recent college grads or other new workers, and even those who have been in the workforce for many years but still struggle to make ends meet could benefit from a refresher on the basics of money management.

Our knowledgeable and friendly associates at FSCU are always happy to try to help you get your financial life in order when you are ready. We hope you will think of us first when you have a need for the best place to save your money, to obtain a great free checking account with a free debit card, a low-interest rate credit card for those times you need one, or a lower interest car loan or mortgage, or even a credit rebuilder loan if that is your need. FSCU is currently even offering a "No payment until 2017" car loan if you qualify.

We will always strive to find better ways to serve you and to act in our members' best interest so we can remain YOUR Five Star Credit Union



NO PAYMENT UNTIL 2017 CAR LOAN



For a limited time, FSCU is offering our popular low rate car and truck loans with no payments due until 2017. Imagine yourself in a new or slightly used car with no monthly payments due until January. Borrowers will need to meet certain criteria to qualify for this extra attractive feature. The offer will also be extended thru our special joint Credit Union special Car Sale in Dothan, AL (see "Branch News").

With 'Pokémon Go,' If You Gotta Catch'em All, Consider The Price



"Pokemon Go" is the hottest mobile app since "Angry Birds," and it's got players getting off the couch and moving. This is great, but be careful where you or your kids wander; and keep an eye on your data usage and the costs of in-game purchases. The game's concept is unchanged from the popular card game Pokemon from the 1990's--except now, the gamepad has been replaced by a smartphone and the player's body. The digital avatar moves around the game world when you walk with your phone which helps you find game creatures to "capture". Players obtain supplies at "Pokestops," by being within a few yards of registered businesses or landmarks. To battle with others, players must walk to "gyms," located in public places like libraries.

Though the app promotes activity and healthy outdoor play, there are major concerns. There have been instances of distracted players wandering into traffic, fences, poles or even into planned robberies.

To be safe, encourage group Pokémon exploration because two or more people will be more resistant to danger. Pokémon populates the world randomly; there's no need to wander into unfamiliar territory. If a young child is playing, establish a "collection route" that takes them by several "pokestops" and takes a known amount of time.

There are two big cost worries with "Pokémon Go."

1. **Microtransactions:** small fees charged for in-game items that otherwise come in limited supply. Though the most expensive item costs \$5, lots of these purchases add up. To limit the purchasing power of a player you may want to link the account with a pre-paid debit or credit card so it has a limit.
2. **Wireless data usage:** the app takes players away from home wi-fi locations, necessitating a constant stream of wireless data access. Monitor mobile data consumption, and have a plan to cut off data access to avoid coverage charges if that limit is approached.

"Pokémon Go" can be great, healthy fun. It can also be a source of surprise expense. Talking to players about these risks and ways to manage them can ensure that everyone has a great time.

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BRANCH NEWS

Our Bainbridge and Attapulgus GA branches were named “Best Credit Union in Decatur County” for the 3rd year in a row.

Five Star Credit Union was named runner-up for “Best Bank in the Wiregrass” in a contest sponsored by the Dothan Eagle encompassing several counties in Alabama and Georgia. We finished second only to a much larger credit union. A bank finished third.

We are making adjustments to our participation in the Shared Branching program. Effective October 1, 2016 FSCU members (and non-members) will no longer be able to use FSCU branches to conduct shared branching with other credit unions. Members will still be able to use other participating credit unions that are members of shared branching to conduct FSCU business. We believe this will help speed up member transactions in our branches.



Dothan AL – FSCU will be participating in our **second annual credit union car sale** with Army Aviation FCU and Wiregrass FCU at the Houston County Farm Center. The dates will be **October 13th, 14th, and 15th** from 8 am until dark. Many area car dealers will be there offering special deals. Details to follow on the FSCU website and dealer advertising.

Our branches in **Cottonwood AL** and **Georgetown GA** are closed between 12:45 and 2:15pm each day for lunch. Members can still make deposits through their mobile app or the night deposit box and can access their accounts by phone, ATM or online or mobile banking.

Question & Answer

Continued

share rides or even if your credit score entitles you to a lower interest rate car loan.

Health Care Costs (insurance and medical costs) take up another 8% per year while the amount the average household pays toward **Personal (life) Insurance, Social Security and Other Retirement Payments** is about 11%.

The rest of our spending is truly discretionary spending, split into three categories: **Entertainment** (5%), **Clothes** (3%), and **Everything Else** (10%) (which includes donations, education, tobacco, personal care product and services, savings, etc).

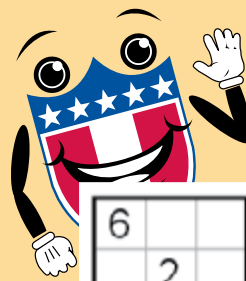
The best advice we can give is to be sure to put money into savings before spending on other discretionary items.

**Some numbers are median numbers meaning there are as many people above that number as there are below. Think of it as the “middle” of all people in the group, similar but not identical to the “average”. Median is more accurate than average as the extremely wealthy can more easily distort the number in an average.*

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*Offer good with approved credit. Existing FSCU Visa® cardholders credit is already approved. APR on purchases vary by credit score and range from 7.99% (9.99% on rewards card) up to 17.99%. Restrictions may apply. The annual percentage rate of 7.99% on platinum cards has a daily periodic rate of 0.02189%. On the 9.99% APR rewards card, the daily periodic rate is 0.02736%. APR of the 3.99% 6 month introductory rate on purchases has a daily periodic rate of 0.01093%. All APRs are the same for purchases and cash advances. Balance transfers from other financial institutions can qualify for a 5.99% APR for the life of the credit card balance (until paid off). The 5.99% APR for qualifying balance transfers daily periodic rate is 0.01641%. Penalty rates still apply. Please request and read our full credit card agreement and disclosure before applying for a new FSCU Visa® card. Disclosures and applications are available at any FSCU branch or at www.fivestarcu.com.

Don't delay... this is a limited time offer!



Trusty R. Fivestar's
sudoku

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

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

Twins and Birthdays

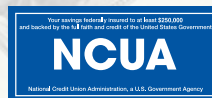
Q: A girl celebrated her birthday. Two days later, her older twin brother celebrated his birthday. How is this possible?

A: The boy, the older twin, was born on a cruise ship early on March 1st. The boat then crossed the International Date Line heading east (setting the day back 24 hours) and the girl was born on February 28th. In a leap year (which contains the extra day February 29th), the younger twin actually celebrates her birthday two days before her older brother. In all other years she still celebrates her birthday a day before her older sibling.

Five Star Level Member Share Certificate Rates

APYs up to...	\$500 minimum	\$100,000 minimum
12 month	0.70% _{APR}	0.95% _{APR}
24 month	0.95% _{APR}	1.31% _{APR}
36 month	1.11% _{APR}	1.46% _{APR}
48 month	1.26% _{APR}	1.66% _{APR}

***APYs shown include a 0.25% 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 September 1, 2016 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 1 or more other easy-to-qualify-for services. Some restrictions apply. For more information, call (334) 793-7714 (option 5)



"Just because something is common sense doesn't mean it's common practice."
- author unknown

"Life is what you make it."
- Grandma Moses

"Lost time is never found again."
- Benjamin Franklin



"Sure, it was expensive, but think of all I saved with free shipping!"

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Page 3 puzzle solution

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

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POINTS OF INTEREST
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LOCATIONS TO SERVE YOU

ALABAMA

- COTTONWOOD OFFICE ATM**
Kim Melton Branch Manager
12864 N. Cottonwood Rd.
Cottonwood, AL 36320
Ph: (334) 691-7044 Ext. 1596
M-F 9:00-5:00
Drive-Thru: M-F 8:30-5:00
Both closed 12:45-2:15 for lunch
- EUFULA OFFICE ATM**
Brienne Barnes Branch Manager
1905 S. Eufaula Ave.
Eufaula, AL 36027
P.O. Box 789
Eufaula, AL 36072
Ph: (334) 687-8864 Ext. 1440
M-F 8:30-5
Drive-Thru: M-W 8:30-5:00
Th-F 8:30-5:30
- DOTHAN OFFICES (2)**
Holti Reynolds Branch Manager
411 North Foster St. **ATM**
P.O. Box 2028
Dothan, AL 36302
Ph: (334) 793-7714 Ext. 1180
Toll Free: 1-888-619-1711
Lobby: M-F 9:00-5:00
Drive-Thru: M-W 8:30-5:00
Th-F 8:30-5:30
- HEADLAND ATM ONLY**
16662 Highway 431 S.
Headland, AL 36345
- INSIDE WALGREENS ATM ONLY**
2041 E. Main St. · Dothan
2940 W. Main St. · Dothan
3574 Montgomery Hwy. · Dothan
- INSIDE RITE-AID ATM ONLY**
130 S. Eufaula Ave. · Eufaula
514 Kirkland St. · Abbeville
- 3331 West Main St. **ATM**
Kim Melton Branch Manager
Hwy. 84 West
Dothan, AL 36305
Ph: (334) 794-8171 Ext. 1340
M-F 9:00-5:00
Drive-Thru: M-W 8:30-5:00
Th 8:30-5:30/F 8:30-6:00

GEORGIA

- ATTAPULGUS OFFICE ATM**
Heidi Logue Branch Manager
111 N. Main St.
P.O. Box 280
Attapulgus, GA 39815
Ph: (229) 465-3431 Ext. 1890
M-F 9:00-5:00
- DONALSONVILLE OFFICE ATM**
Sherrill Smith Branch Manager
305 West 3rd St.
Donalsonville, GA 39845
Ph: (229) 524-2500 Ext. 1840
M-F 9:00-5:00
- GEORGETOWN OFFICE ATM**
Brienne Barnes Branch Manager
78 Main Street
P.O. Box 8
Georgetown, GA 39854
Ph: (229) 334-8585 Ext. 2255
M-F 9:00-5:00 *Closed 12:45-2:15 for lunch*
- LUMPKIN OFFICE ATM**
Rebecca Buchan Branch Manager
1689 Broad Street
P.O. Box 128
Lumpkin, GA 31815
Ph: (229) 838-4326 Ext. 2225
M-F 9:00-5:00
- BAINBRIDGE OFFICE ATM**
Heidi Logue Branch Manager
1027 East Shotwell St.
Bainbridge, GA 39819
Ph: (229) 493-0421 Ext. 1649
M-F 9:00-5:00
Drive-Thru: M-Th 9:00-5:00
F 9:00-5:30
- BRUNSWICK OFFICE ATM**
Freddie Jackson Branch Manager
4401 Altama Ave.
Brunswick, GA 31520
Ph: (912) 264-7533 Ext. 1940
M-F 9:00-5:00
- CAIRO OFFICE ATM**
Vickie Gainous Branch Manager
990 Hwy. 84-E
P.O. Box 794
Cairo, GA 39828
Ph: (229) 377-8965 Ext. 1790
M-F 9:00-5:00
Drive-Thru: M-Th 8:30-5
F 8:30-5:30
- CAMILLA OFFICE ATM**
Connie McDowell Branch Manager
260 US Hwy. 19N
Camilla, GA 31730
Ph: (229) 336-5666 Ext. 1240
M-F 9:00-5:00
Drive-Thru: M-F 8:30-5:00
- CEDAR SPRINGS OFFICE**
Tracey Kirkland Branch Manager
4637 Georgia Hwy. 370
Cedar Springs, GA 39832
Ph: (229) 372-4586 Ext. 1590
M-F 9:00-5:00
- RICHLAND OFFICE ATM**
Margie Ross Branch Manager
272 Broad Street
P.O. Box 379
Richland, GA 31825
Ph: (229) 887-3311 Ext. 2200
M-F 9:00-5:00
- ST. SIMON'S ISLAND OFFICE ATM**
Freddie Jackson Branch Manager
95 Cinema Lane
St. Simon's Island, GA 31522
Ph: (912) 264-7533 Ext. 1980
M-F 9:00-5:00
- OUTSIDE RICH-SEAPAK SECURITY GATE ATM ONLY**
200 Glyndale Drive · Brunswick
- INSIDE RITE-AID ATM ONLY**
211 W. College St. · Colquitt
496 Hwy. 84E · Cairo
- INSIDE CVS ATM ONLY**
11685 Columbia St. · Blakely

To reach a branch by phone, call the local branch phone number and enter the branch's 4 digit extension number when asked. Extension numbers are listed above.