



# POINTS of INTEREST

www.fivestarcu.com

FIVE STAR CREDIT UNION NEWSLETTER

FOURTH QUARTER 2017



## Your Money Grows at Five Star

Now is one of the best times to move your money to Five Star. In August, Five Star raised its deposit rates for certificates of deposit. You can now make as much as 2.05 percent annual yield (APY) on a 48-month certificate of deposit with a minimum balance\*. If you prefer a smaller minimum balance, the deposit rates are still excellent at 1.50 percent annual yield\*\*.

As a Five Star Level member, you may qualify to earn a .25 bump on the annual percentage yield. You can easily achieve Five Star Level status by opening a checking and savings account with 10 transactions per month along with one of these other services:

1. Direct Deposit
2. Debit or credit card transactions of \$500 or more per month
3. Enroll in e-statements
4. Receive a qualifying loan

Let's do some math to show you how you can make some serious money on your certificate with Five Star. Let's say you take out a 48-month certificate of deposit for \$100,000. If you are a Five Star level member, you will get a 2.05 percent APY rate for 48 months. You will make \$8,544.09. That is some serious return on your investment. Plus, you don't have to worry about the volatility of the stock market. This is safe and secure.

Five Star has the most competitive rates around. If you want to make the best return on your hard earned money, deposit it at Five Star. By becoming a Five Star level member, you are rewarded with a quarter percent bump on your rate. Don't get frustrated, get happy and watch your money grow at Five Star.

\*For a 2.05% APY, a \$100,000 minimum deposit is required, as well as being a Five Star level member.

\*\*For a 1.50% APY, a \$500 minimum deposit is required, as well as being a Five Star level member.

## **EQUIFAX® DATA BREACHED**

In September, Equifax, one of the nation's three major credit reporting agencies, suffered a data breach. It was reported that 143 million Americans may have had their personal information exposed. The hackers also got personal information from some European and Canadian consumers. Many people are wondering if they have been affected and what they can do about it.

If you have any type of credit product such as a credit card, mortgage, or auto loan, there's a chance your personal information may have been compromised. There is no need to panic. Here are some simple steps to make sure your information is secure.

- Visit [equifaxsecurity2017.com](http://equifaxsecurity2017.com). Click the "Potential Impact" tab, enter your last name and the last six digits of your Social Security number. It will say if you've been affected by the breach.

- Get a full year of complimentary credit monitoring through Equifax's TrustedID product. The site on the first bullet has details; the last day to enroll is Nov. 21, 2017.
- Consumers can place, lift, or permanently remove a freeze from their Equifax credit files at [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp).
- Inspect all financial account statements closely and promptly dispute any unauthorized charges.

Be cognizant of phishing in your email. Five Star will not ask its members to verify account information via email. If you feel you have been a victim, contact the Member Care Center at 888.619.1711 (option 5).



Your  
**FIVE STAR**  
CREDIT UNION

## 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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### BOARD OF DIRECTORS

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**Bobby Swann** - Chairperson  
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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 Twitter:



[www.facebook.com/FiveStarCU](http://www.facebook.com/FiveStarCU)  
[www.twitter.com/FiveStarCreditU](http://www.twitter.com/FiveStarCreditU)

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

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

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# Sign up for e-statements

Reduce clutter | Stay organized | More secure

Log into your online banking and click e-statements.  
[fivestarcu.com](http://fivestarcu.com)

## Make This a Debt Free Holiday



You may read the headline and think, "Yeah right!" If that is you, please read on. Five Star has some ways for you to attack your holiday spending in a way that won't break your budget and also won't put you in debt heading into 2018. Be an informed shopper as the holiday season approaches, and your decisions will pay off in more ways than one.

The first way to make it a debt-free holiday is to start saving now. If you aren't used to saving, it can be difficult. But if you can manage to put away \$100 per check starting in October, you will have \$400 saved by the time Black Friday rolls around. If \$100 makes things too tight, put away \$50; \$200 is better than nothing. Also, don't be swayed by the Black Friday deals. Pinpoint what you want and only look at those items. Impulse buying with adrenaline flowing on Black Friday is a recipe for budget disaster. Remember, Cyber Monday has many of the same deals, maybe even better in some cases.

If you don't take part in Black Friday or Cyber Monday and you apply the same principle, you can save \$600 by the time Christmas rolls around. You can buy the gifts you want and take out the money when it's time to purchase them. This can relieve a huge amount of stress around the holidays. Who couldn't use a little of that?

The biggest takeaway as we get closer to holiday buying season is plan ahead, save money now, and be laser focused on your gift list. You can do it!

## The Summer of You Winners



The Summer of You wrapped up with five members being chosen as winners of our summer giveaway packages. There were more than 600 entrants for the five packages. Thank you to everyone that entered. We are so happy that you saved money this summer.

The winners were Gary Maxwell, Richard Pearce (pictured), Wesley Bennett, Hiram Lawson, Jr., and Stephanie Fisher-Dietrich. To see pictures of our winners, head to the Five Star Facebook page.



## RECENT 5-STAR FEEDBACK:



"Thank you Five Star and your Summer of You promotion. I recently purchased a vehicle and when I found out I could get 60 days no interest or payment, I realized one of my dreams of attending a Cubs game at Wrigley Field." Aaron - Dothan



## HOLIDAY CLOSINGS

Columbus Day - Monday, October 9 • Thanksgiving - Thursday, November 24  
Christmas - Monday, December 25 • New Year's Day - Monday, January 1