



# POINTS of INTEREST

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FIVE STAR CREDIT UNION NEWSLETTER

FIRST QUARTER 2017



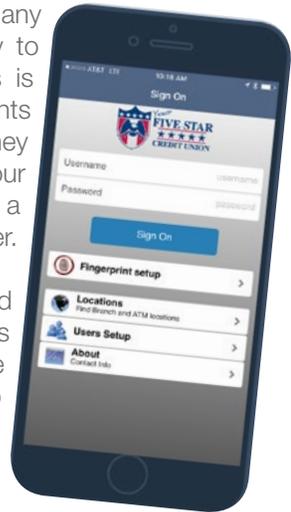
## Take Your Accounts With You

The traditional way of doing your financial services transactions has certainly changed over the years. Passbooks gave way to online banking and e-statements. Now you have access to your account wherever you are. The Five Star mobile app keeps your account at your fingertips.

This helps you keep track of your transactions and pay bills. Now as you are waiting in the car pickup line at school, login to the mobile app and pay your bills. As you are waiting in line at a department store, check your balance before you make a purchase. A nice feature is the mobile deposit button. The next time you get a paper check, instead of driving to a branch to deposit it, just click mobile deposit, take a picture of your check, and it will be deposited to your account. The mobile deposit does have safeguards to ensure fraud doesn't happen. If you don't see a mobile deposit button on your app homepage, inquire next time you visit your local Five Star branch.

The Five Star mobile app has many applications within it including the ability to transfer money between accounts. This is very helpful when you have kids accounts tied to yours. Plus, you can transfer money to another member's account making your transaction secure and easy. There is also a list of ATM locations and a message center.

Keeping track of your account and conducting your financial business has never been easier. Download the Five Star mobile app from your device's app store, login using your online banking credentials, and get started. It's that easy.



### Looking for a loan?



- Mortgage
- Auto Loan
- Personal Loan

Call 888.619.1711 or [www.fivestarcu.com](http://www.fivestarcu.com)



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## 2017 - The Year of Financial Freedom



The first few months of the year always includes New Year's resolutions. While losing weight is usually one of the top resolutions, getting organized and saving more is normally in the top five. Let's make 2017 the year that you reach that goal. Five Star can help.

Download the Five Star mobile app. Inside the homepage of the app is a "graphs" button. That button tracks your income and your expenses. This can be eye opening if you are struggling to understand your finances. To take this "graphs" concept a step further, go to our website ([www.fivestarcu.com](http://www.fivestarcu.com)) and click on "Services" and then "Checking." At the bottom of the page is a "Member Tip." That has a link to download a monthly budget sheet. This is a great way to get your monthly finances organized by writing them down and seeing where they are going.

The key to using the budget and the graphs is to incorporate that into your monthly life. If you set a foundation at the start of the year that you are going to get a handle on how much money you have coming in each month and how much is going out, you will begin to manage your money and not let it manage you. **Happy New Year!**



## 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](mailto:bridgesm@fivestarcu.com)

### BOARD OF DIRECTORS

**J. Wallace Johnson** - Chairman  
**Odus Buxton** - Vice Chairman  
**Suzann J. Culpepper** - Secretary  
**Janice Green** - Treasurer  
**Pamela Scott, Gary E. Manz, Harold Stepler**

### SUPERVISORY COMMITTEE

**Bobby Swann** - Chairperson  
**Jennifer Tharpe** - Secretary  
**Kathy McBrayer**

## 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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## Know Your Credit Score

When applying for a loan credit score plays a major role in the type of rate and terms that are offered. However, many consumers don't know their credit score or how it impacts rates. Understanding your credit score and ways to raise the score can positively impact how much you pay for your next loan.

To raise your credit score, you need to understand a few things about your spending habits. Carrying a balance on a credit card is not a bad thing. But, constantly being at your credit card limit can negatively impact your score. Try to keep your balances below 50 percent of your limit. Plus, make your payment on time. Paying it a little at a time during the month is a good trick. Credit card companies report your balances at the end of the billing cycle so paying a couple of times during the month will show a smaller balance.

Showing you can manage your balance and limit will positively impact your credit score. Always check your credit card statements to make sure your limit is correct and there are no errors. Asking for a larger limit can also increase your credit score. Just be disciplined enough to not use that entire limit. Keeping your card active is another good way to raise your score. Once you adopt these ideas, you will begin seeing that the loan rates offered to you will be lower which in turn will lower your monthly payment. Which also means you will be on your way to having access to the best rates available. Remember, your credit score is much more than a number. Be disciplined, take a few new steps in 2017, and you will reap the benefits.



## All Aboard

The Downtown Dothan Christmas Festival was celebrated on Dec. 3. Kids got a free ride on the Five Star Santa Express. Each child that rode the train also received a wooden Five Star Train whistle. More than 700 kids rode the train and whistled the whole time. "Like" the Five Star Facebook page to see more pictures from the day and see a fun video.



## Thank You Steve Brown

Five Star said goodbye to longtime Marketing Director Steve Brown who retired on Dec. 31 after nine years at the credit union. As Five Star grew to 15 branches, Steve helped to ensure that members were being served in each of the cities where Five Star has branches, as well as surrounding counties.

Steve's marketing efforts helped Five Star grow to 37,000 members and \$372 million in assets. He was instrumental in developing the current relationship based pricing for Five Star's checking and savings account. You also saw his work in this newsletter, in the branches, and on billboards in many of the cities Five Star serves.



RECENT 5 STAR RATINGS FROM FACEBOOK:

"Five star credit union is the best. You don't have to worry about your account being hacked. I'll give them 5 plus meaning there the best!!!!!! They always smiling and friendly. I ♥ my lady's at Camilla 5 star!!!!!!" - Maryann Coot Johnson

"Those ladies in the Cairo and Camilla branch - I love them. They are very helpful, thoughtful and they love me lol." - Cynthia Anderson

## HOLIDAY CLOSINGS

MLK Jr. Day - Mon, Jan 16 • Presidents Day - Mon, Feb 20