



POINTS of INTEREST

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FIVE STAR CREDIT UNION NEWSLETTER

SECOND QUARTER 2017



START YOUR NEXT CAR BUYING PROCESS AT FIVE STAR

If you're in the market for a new or used vehicle, start the process at Five Star instead of the car lot. You're first thought is, "why?" The process has always been to find the car you want and then work on the financing. If you start at Five Star, you will have a smoother financing experience. Plus, you will ensure that you are buying the vehicle that matches your budget.

When you start at the car lot, your eyes are bigger than your stomach. You get locked in on a car. That means that you might pay more than you can afford or that you get a rate and length of term that could put you in a bind later. Our loan specialists will work with you to find a price range and term that fits your monthly income. You will be qualified as you head to the car lot. This will help as you look for the vehicle that best fits you.

A couple of other things to remember. Car dealerships often advertise very low rates to entice you to come in. Often those rates only apply to the best consumer with spotless credit. If that is you, that's great. But many won't qualify and will be looking at higher rates. Other financial institutions advertise very low rates. Again, those are reserved for the best of the best. So don't fall for the enticing rate. At Five Star, we will work with you to find that perfect rate.

Make your car buying process much less painful by getting your financing first. The drive off the lot in the new car will be much sweeter.

PURCHASE YOUR NEXT VEHICLE WITH
FIVE STAR CREDIT UNION
FINANCING START THE PROCESS TODAY.
IT'S THAT EASY!



www.fivestarcu.com | 888-619-1711

Rates as low as 1.99% (APR)*. Ask a specialist for more details.

*Annual Percentage Rate (APR) is subject to change. Your rate will depend on your individual credit score.

LET'S DO BUSINESS TOGETHER

For small business owners, getting access to much needed capital can be tough. Five Star partners with businesses every day to help them get the credit they need to succeed.

Star the process at
www.fivestarcu.com





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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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
www.twitter.com/FiveStarCreditU

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

Use the "Contact" button on the website and send an email.
www.fivestarcu.com

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Summer Job Starts Now

School will be out soon and that means summer job time. It can take as much as a month to hire, so waiting until school is out isn't a good idea. Try these three tips to jump-start a summer job search for yourself or a young adult.

1. Ask friends and family: One of the best places to start is at the small businesses. The easiest way to get your foot in the door is with someone you already know. Asking friends and family should be the first place to start building up work experience. Parents can help by asking their workplaces about summer or seasonal positions. That at least gets your kids' name out there for open positions.

2. Think seasonal: It's a good idea to look for an industry that does most of its work during the summer months. If you live near a major tourist attraction, they'll be hiring for summer. The same goes for restaurants and shopping centers near those attractions. Construction companies doing big remodeling projects usually need people to help clean up job sites. City park districts also step up their programming in the summer.

3. Make a plan for the paychecks: Now that the money is rolling in, it's time to learn to manage it. Make a plan now to save a third, spend a third, and put a third into long-term savings for a large item. If you are inclined, some donate a third.

Once you've made the plan, Five Star can help you stick to it. Five Star has a great youth savings account that is free and earns interest; so you save even more. Start planning now. You'll be glad later.



Washington, D.C. Visit

Five Star met with members of Congress from Alabama and Georgia including Rep. Martha Roby (R-AL) on March 1. Among the topics discussed were data security to ensure that each time you use your Five Star debit or credit card for a purchase that the merchant has updated their card machines. This will help cut down on identity theft. Five Star also discussed making it easier to make the loans you need for vehicles, homes, and your businesses.



Filling Empty Bowls

Empty Bowls Dothan had another successful year. More than 600 bowls were designed and built from scratch. The bowls were sold for \$10 each on Feb. 4. The event raised \$4,360 for the Wiregrass Area United Way Food Bank. Each bowl sold represented more than 100 pounds of food that will be purchased by the food bank. For the fifth year in a row, Five Star was the main sponsor providing the clay to build the bowls.

RECENT 5 STAR RATINGS FROM FACEBOOK:



"We closed on the house! Thanks to Chastady and Marianne in the mortgage department for such a great job. You two made this such a smooth sale and I appreciate how well you both communicate with me throughout the entire process."

- Michele Hawkins, Eufaula realtor

HOLIDAY CLOSINGS

Memorial Day - Mon, May 29 • Independence Day - Tue, July 4