



## THE SUMMER OF *You*

Thoughts of the beach or that backpack trip you always wanted have been ruminating all year. You have been dreaming about a new car for the summer. What happens is the trip or car you always wanted gets put on the back burner and it becomes another summer of the same old, same old. Let's make this "THE SUMMER OF YOU."

At Five Star, with each pre-owned vehicle purchased, we'll throw in three months free SiriusXM\*. Now you can crank your favorite station like Radio Margaritaville, the Beatles channel, the 80's hits, or Hip Hop Nation on your next road trip. You don't have to pay anything to activate the subscription, it will start within a week of your purchase. "THE SUMMER OF YOU" needs to include one road trip with your favorite tunes blasting through the speakers.

When planning your time off this summer, the Five Star Visa card can take you there. Five Star offers a 3.99%\*\* APR introductory rate for the first six months. Now you can put that trip on your Five Star Visa card and pay it off quicker since you won't be paying high interest rates. Dream big this summer.

"THE SUMMER OF YOU" has a nice ring to it. Don't make it a summer of dreaming with no action. This is the year you do something for you and your family. Let Five Star help you start making those memories.



\*\*SiriusXM factory installed radio needed to be eligible. Current subscribers are not eligible.  
\*\*\*Introductory APR applies to retail purchases for first six months. After that, your APR will be 7.99% to 17.99% based on your credit worthiness.

## Make Finances a Priority in Your Marriage

Summer is packed full of weddings. Did you know that many new couples don't talk about finances. A *Fidelity* survey found more than one-third didn't even know their partner's salary. The irony is that two-thirds of the same couples thought they communicated "very well" about financial matters. Financial experts have this advice - don't wait to talk about money.

Studies show that money is the number one reason couples argue. So, how can newlyweds break this cycle? Start by having simple conversations to find out if you are a saver or a spender. Once that is determined, create a budget that reflects both styles. If one or both partners has debt, formulate a plan to reduce it as quickly as possible. Finally, set long-range financial goals to purchase a house, start a family, and live debt free.

A *Money* survey revealed those who trust their partner with finances feel more secure and argue less. If you made a foolish purchase, own up to it. Lying about money has huge repercussions. If financial conversations are tough, hire a professional financial planner. Five Star can also help. Stop in today to a local branch to ensure your finances don't undermine your new marriage.



**MAKE IT  
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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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## 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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## Mobile App Gives You More Control

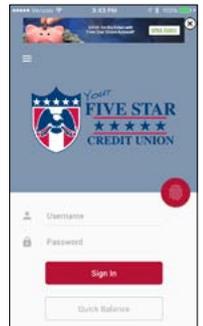
In late May, Five Star upgraded its mobile app to give you more control over your account. The updates are designed to meet your needs when you want to do transactions. The update also gives you more security on your Five Star debit and credit cards including touch ID at login.

Among the biggest upgrades to the app are card controls. You will find them under the menu in the upper left of your home screen. Here you can turn your Five Star debit and credit cards off and on. After each use, turn the card off until your next use. If your card is compromised at a retailer and your card is turned off, the fraudster can't use it and will move on. This is a major security upgrade.

Before your next trip, login to the app to let Five Star know you are traveling. In the card controls section, you will find a travel feature. This lets Five Star know that your card's usage is by you in another state. You can set your date to begin and end. It's another way Five Star wants you to feel safe using your debit and credit cards.

Other new app features include a more simple way to use bill pay, transfer money, and use the mobile deposit feature. In the lower right part of the home screen is a red button. Click the button and get started with paying bills or transferring money. This is a much quicker and more efficient way to do your transactions. Plus, you can do them when it's most convenient for you.

If your app is not updated with these features, check your device's app store to trigger the update.



Five Star sponsored a free movie in Camilla in May to end the Gnat Days festival. "Moana" was shown on a large blow up screen in Courthouse Square Park. Everyone had a great time eating the free popcorn and watching one of the best Disney movies of the year. Make plans to attend the free movie event at next year's Gnat Days festival.

In early May, the green space in downtown Dothan was transformed into a large farmhouse dinner. Five Star was once again the title sponsor for the "Farm to Fork" dinner. This was the second year that local farmers were featured in a unique dinner that was prepared by KBC chef and owner Kelsey Barnard Clark. She used ingredients that were all locally grown including all of the meat used. Five Star is proud to help promote its local farmers.



### RECENT 5-STAR RATINGS FROM FACEBOOK:

"I would like to commend Justin Kyser, loan specialist, and Freddie Jackson, branch relationship officer, on first-class professional service from the beginning to the end of my car loan process. I would highly recommend anyone to start with Five Star Credit Union before visiting a dealership." - Toriano, Brunswick ★★★★★

### HOLIDAY CLOSINGS

Independence Day - Tue, July 4 • Labor Day - Mon, September 4 • Columbus Day - Mon, October 9