



Third Quarter 2009

President's Message

Robert A. Steensma • *President/CEO*

New Visa Credit Card Program An Early Success. *(May help boost your credit score!)*

Our recent offer of our new Visa credit card has been well received, with many members signing up for our card that offers a low interest rate and has no fees for balance transfers or cash advances. The card also offers Reward points good for free travel, gifts, merchandise or meals.



If you have not already applied for our new Visa card, we invite you to do so soon while our special low introductory rate is still valid. Future rates remain low but will not be quite as good and your use of this card benefits both yourself and Five Star Credit Union.



Unfortunately some members with low credit scores have been unable to qualify for a card and we wish to provide some help and guidance to all our members on the value of having a good credit rating (credit score).



Credit scores are kept by 3 national credit bureaus and used by all lenders (including credit unions) to help determine whether they can make an individual a loan and what interest rate to charge them.



Most credit scores range between a low of 400 and a high of 850. The lower your score the more you will pay for credit if you qualify at all.

Having a low score can mean you never did the things needed to establish credit for yourself or can mean you have not handled your finances well and paid bills late or not at all over the years. This can come back to haunt you in the future, making your life more expensive by either not having mortgages, car loans or credit card offers approved or being offered higher interest rates that costs you more. A low credit score can even affect your getting a job.

If your credit score is over 720 you will most often receive the best interest rates. About 60% of the population has a credit score above 700 and still qualify for close to the best rates.

In the high 600's, a few points can make a big difference. Sometimes one point can make a 1% difference in the rate you are offered and cost you money.

In the low 600's, the differences can be large - sometimes as much as twice the interest rate of someone with a score of 720, or the alternative if your score is too low of not being approved for the loan at all.

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Question & Answer

Fees or Interest?

Even though I get my FSCU statement within a week of the first of the month I would like it faster. What are e-statements and why should I sign up for them?

Monthly or quarterly statements are processed as soon as the month ends and all the many thousands of them are printed, folded, inserted, sorted and mailed all within about 2 days. After that it is up to the post office. Members usually receive them within 5 to 6 business days from the end of the prior month but weekends and holidays can slow things down a little. A lot of our members receive e-statements. There is some confusion in that members often think that their on-line access to the details in their account is the same as an e-statement. Some simply balance their account based on this account access. In reality, by actually signing up for e-statements you save the credit union postage costs and you help the environment. You receive an email notice on the 1st day of each month that your e-statement is available.

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A Reminder About Your Monthly Statement

Your statement this month has a slightly changed and improved format we hope you will like. We listened to our members.

CALL US FOR ALL OF YOUR LOAN NEEDS:

*New Mortgage
Home Refinance
Car Loans
Personal Loans*



Refinance your current mortgage or car loan and SAVE money each month.

Question & Answer

Fees or Interest?

Continued...

You access your online Five Star account, look under "history" on the toolbar and click on "e-statement". You are then shown the list of your available e-statements and you click on the latest one and see information virtually identical to a mailed statement. We are continuing to improve our e-statements and storing them for you longer. We have just changed to a new system that will begin storing them (starting last month) for up to 18 months for your convenience. We hope you will sign up for e-statements in your Five Star On-Line access (at: www.FiveStarCU.com) or call Member Services at 888-619-1711 (option 3) for more information.

Reminder of New Five Star Credit Union Visa® Platinum Credit Cards

Just a reminder that FSCU is now offering a NEW very attractive Platinum VISA® credit card for our members who qualify.



- No annual fee
- No cash advance fee
- No balance transfer fee
- Low Introductory rate and attractive variable rates thereafter.
- Free 1,000 points the first time you use the card if you choose the Rewards card (a card that has NO rewards is also available at your option)
- Rewards points are good for travel, merchandise, gifts and even gift certificates for your favorite restaurants – with some rewards starting as low as 2,500 points. Earn 1 point for each dollar you spend.
- Using the card helps your credit union which means we can give more back to our members in membership benefits.

There's no reason NOT to apply! Pick up an application at your branch today or call Member Services at 888-619-1711 (option 3) and we will mail you an application with all the details.

* Annual percentage rate is subject to change after introductory offer and yearly thereafter.

Five Star Credit Union's new Platinum Visa® and Platinum Visa® REWARDS credit card program. Members who qualify can choose between a Visa® Platinum Card or a Visa® Platinum Rewards card. Both cards have no annual fee, no balance transfer fee and no cash advance fee. Better still, the cards come with a 3.99% introductory interest rate. This special rate is good for 6 months on new purchases and 12 months on balance transfers from other credit cards you may have. After this time period, the cards still have a low rate of interest (as low as 8.99% on the regular Platinum and 10.99% on the Rewards Platinum) based on your credit score*. You will receive a complete description of the terms of the card before you apply.

If you choose the **Rewards** card, we start you off with 1,000 free points and reward prizes start at just 2,500 points. Earn 1 point for every dollar you spend. Use it regularly and soon you can start stretching your hard earned dollars by collecting your rewards for you and your family.

Pick up an application at your local FSCU branch or call and we will mail you one. Apply soon and start saving money and/or earning rewards.

* Maximum interest rate is 17.99% for low credit scores if you qualify for a card.
Reward points are good for 4 years from time earned.

President's Message, Continued from page 1

If this seems unfair to you it is only because people with higher scores have proven themselves to be better at paying back loans on time and not costing the lender (or the credit union's other members) a loss.

To raise your credit score and make life more affordable for yourself and your family is easy, but it takes time, slowly rising each month. Beware of credit repair scams that charge you and claim they can fix your credit score.

The 3 best ways to raise your credit score are:

- ★ Pay all your bills on time – about 35% of your credit score is based on your history of paying your bills.
- ★ Reduce your debt - about 30% of your credit score is based on the amount of your debt.
- ★ Don't max out your credit cards. Experts agree that you need one or more credit cards to make life easier and keeping at least half of your credit available can raise your credit score significantly over time. Interestingly, not using your credit card at all does not help your score much but using up to half the limit and paying it on time can help boost your score measurably. Having too many cards though, is usually not a good idea, so choosing a great one like FSCU's Visa® is a smart choice.

It's never too late to start improving your credit score.

Raise Your Credit Score!

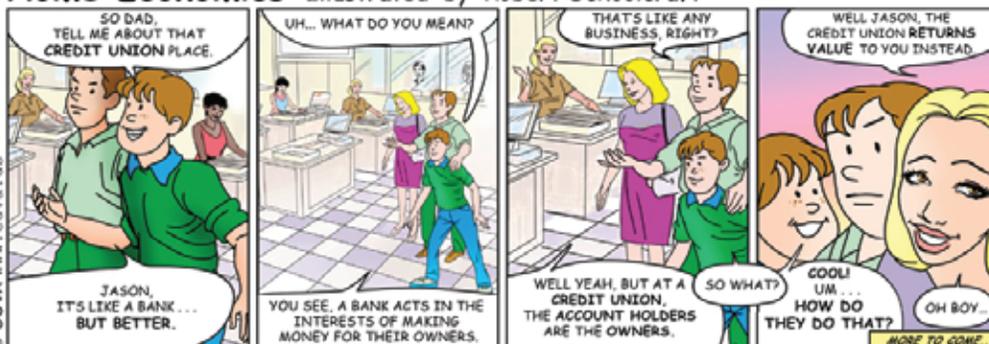


Happiness is...a Five Star Account!

Announcement:

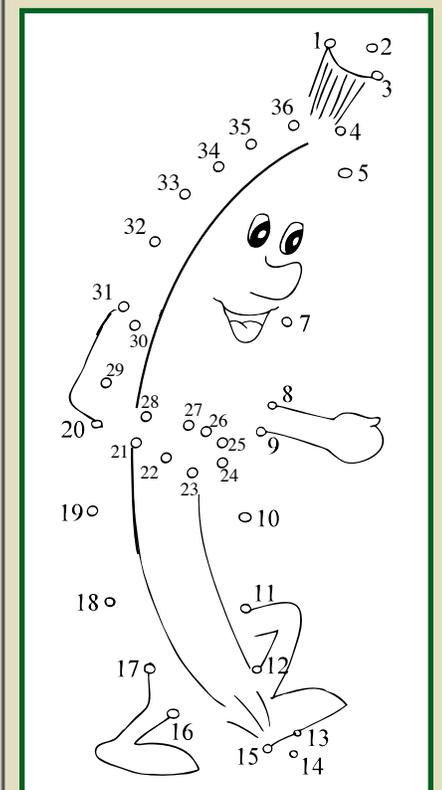
We are very pleased to advise our members that effective July 1, 2009, that all dividends from dividend bearing accounts will be compounded and credited to your account monthly. Most were previously compounded quarterly.

Home Economics Illustrated by Robert Schoolcraft



FIVE STAR KIDS CREDIT UNION

Connect, Color & Answer



1. Ten or more growing together are called what?
2. What are single ones called?

Answers: 1. A Hand 2. Fingers

SHARE CERTIFICATE RATES!

12 Month Terms

\$500 2.06% APY	\$10,000 2.12% APY
\$50,000 2.12% APY	\$100,000 2.22% APY

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DIVIDENDS COMPOUNDED AND PAID MONTHLY
A penalty will be imposed for early withdrawals from these instruments. The Annual Percentage Yield (APY) offered as of July 1, 2009. Minimum Balance Required is \$500. Rates are subject to change. For more information, call (334) 793-7714

HIGHER ANNUAL YIELDS AVAILABLE FOR LONGER TERMS UP TO 48 MONTHS

JUST FOR GRINS...

"SOMETHING TO SMILE ABOUT"

Double Your Money

The quickest way to double your money is to fold it in half and put it back in your pocket.

Thank you for all those kind words but...

I'm reminded of the fellow who was once introduced as the most gifted business man in the country - evidenced by the fact that "he had made a million dollars in California oil." When he rose to speak, he appeared a bit embarrassed. The facts as reported were essentially correct, he said, but he felt compelled to state that it wasn't oil...it was coal ...and it wasn't California, it was Pennsylvania ...and just to keep the record straight, it wasn't a million ...it was a hundred thousand ...and it wasn't him ...it was his brother ...and he didn't make it ...he lost it! Matters of fact aside, though, I'm grateful for those kind words and for this opportunity to talk with you today.

- As told by David Roderick, Chairman, US Steel

A meteorologist and a minister...

never missed a weekend of golf. One weekend, just as they began to play, a thunderstorm broke out. Soaking wet, they retreated to the clubhouse for an hour. Still the rain came down. With no relief in sight, the minister turned to the meteorologist and said, "You would think that between the two of us, we could do *something*".

Creating an opportunity ...

Three women had adjacent businesses in the same building. The businesswoman who ran the store at one end of the building put up a sign reading, "Year-End Clearance." At the far end of the building, the other businesswoman followed with a sign that said, "Closing-Out Sale." The businesswoman in the middle knew her business was going to be hurting bad, so she put up a sign that said, "Main Entrance."

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POINTS OF INTEREST

is published quarterly for the members of Five Star Credit Union. Any suggestions or comments may be sent to:

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