



## Does Living Frugally Make You Happier?

It's the first of the year and many are thinking about New Year's resolutions. A popular resolution is saving money or living more frugal. But, does living frugally make you happy? The perception is that spending money will make you happy. However, it usually leads to more problems down the road; namely heavy debt. That debt then leads to stress, worry, and unhappiness. It may be hard to believe but living frugally can make you happier than living lavishly.

If you'd like to start to live more frugally, get focused by establishing a goal. Write down your objective and place reminders of your goal where you'll see them often. A few things to remember about living frugally, you will learn to repurpose, you will begin having more experiences than objects, you will find joy in helping others because you have more money, and your debt will disappear. Here's a few ways to get started. The savings will amaze you.

**Start small** - Make a list of what you'd like to do, how much money you'll need to achieve it, and make a plan. Brown-bag your lunch instead of eating out. Make a weekly meal plan and cook your meals at home.

**Consolidate debt** - If you have credit card debt, consolidate the debt into one loan or into a single, lower-interest Five Star credit card to save on interest charges. Once you've consolidated your credit card debt, keep your oldest card, but use it infrequently and close all others.

**Stretch your money** - When grocery shopping, clip coupons and look for sales. Find ways to lower your monthly bills. Consider giving up your cable service and stream.

Give frugal living a try. You have nothing to lose but debt – and only happiness to gain!

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### Empty Bowls Dothan



For the sixth straight year, Five Star is the title sponsor for Empty Bowls Dothan. This event has three parts to it. Building the bowls, painting them, and selling them to benefit the Wiregrass Area United Way Food Bank. With Five Star's sponsorship, members of the community can build and paint the bowls for free.

The bowls will be sold on Feb. 3, 2018 for \$10 apiece. Each \$10 will feed a family of four for one week. In early December, Five Star built 38 bowls and painted another 22.



## 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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## Let Your Account Talk to You



Five Star has many ways for members to keep up with their account. Did you know that you can set up text and email alerts? That’s right. You can set up a variety of alerts that will help you manage your account better.

Log in to your online banking through [fivestarcu.com](http://fivestarcu.com). Look for “Options” on the second line of the toolbar. Once in the “Options” menu, click “Alerts.” Under “Alerts,” you will see seven options to set up. Each has a unique feature that can alert you via text or email. Now you can set alerts when your balance falls below a certain level that you choose. You can set an alert that lets you know every time a transaction clears or when a certain one clears. In the events tab, you can be alerted when a share certificate is about to mature, a transfer has cleared, or you have insufficient funds.

Keep your account secure by setting up alerts that tell you when someone, other than you, tries to login to your account or a password change attempt has happened. This will give you peace of mind that no one has been trying to hack your account. Five Star keeps a close eye on your account but two sets of eyes are always better.

If you can take 10 minutes to set up alerts, you will find that it is easier to manage your account. If you don’t have a login to online banking, call 888.619.1711 option 5 and the Member Call Center will help you set up your login.

## Where are your ATMs?



A comment that appeared many times on our 2017 Five Star Member Survey is that we need more surcharge-free ATMs. We send the survey out so we can hear from our members and ensure we are meeting their needs. This showed us that our membership is not as familiar with our ATM network as we thought. The good news is that Five Star is part of an ATM network with literally thousands of surcharge-free ATMs all across the country.

Look for these networks when stopping by an ATM:

- CULIANCE (CUHere) – 300,000 locations
- Money Pass – 25,000 locations
- Publix (Presto) – 1,165 locations

Five Star offers more than 325,000 surcharge free locations in the United States. Publix has 65 locations in Alabama, 186 locations in Georgia, and 777 in Florida.

It’s very easy to find an ATM near you or wherever you may be traveling. You can find a list of the Five Star owned ATMs on our website and our mobile app. Just click the “locations” tab of the mobile app and you will see an “ATM” section. Click and find the location nearest you. On the website, go to [fivestarcu.com/locations](http://fivestarcu.com/locations). You will see “Alabama ATMs” and “Georgia ATMs.” At the bottom of the page is “ATM Locator.” Click that page to search for an ATM close to you or where you are headed.



## RECENT 5-STAR FEEDBACK:

*“Five Star is the most personable credit union that I have had the opportunity to work with. The mortgage department has really gone through this with me. You all have been so patient, considerate, kind, warm, caring all while maintaining your great professionalism. You are an awesome crew to say the least!”*

Georgeann Jackson



## HOLIDAY CLOSINGS

MLK Jr. Day - Monday, January 15 • Presidents Day - Monday, February 19