

Summer of You Returns

No Shoes Required

Five Star wants this summer to be – *The Summer of You*. To help you have the best summer you can, explore your favorite travel destinations, and to have the money to make it happen, Five Star is offering 60 Days No Payments, No Interest on new and pre-owned vehicles, as well as refinanced vehicles. This is a great opportunity for members to get out of high interest, high payment loans.

The Summer of You is simple. Stop by your local branch, or call 888.619.1711, to see if Five Star can get you a better rate on your vehicle loan. It can be a car, truck, motorcycle, or recreational vehicle. The first week, Five Star helped a member get out of a 17-percent APR loan into a six-percent loan. That means if you were in that situation and the term of the loan was 60 months, you would save nearly \$11,000 over the life of the loan. Plus, with 60 Days No Payments, you have a chance to enjoy a vacation without breaking your budget.

As June rolls into July, there is still more summer to enjoy. Let Five Star help you realize the summer that you have always wanted is within your reach. Use the 60 Days No Payment, No Interest to save money so that dream vacation on the Appalachian Trail or the sands of Hawaii or exploring New York City can be done this summer. With the price of vehicles today, even a one-percent savings can add up over the life of the loan. Now is the time to act. Make it The Summer of You and do something for you.

For all pre-owned and refinanced purchases, Five Star will give members three months free SiriusXM satellite radio; depending on the eligibility of the vehicle. The Summer of You runs through the end of July.

WATCH YOUR MONEY GROW

at Five Star Credit Union

6 months **1.25%**^{APY} 12 months **1.75%**^{APY}

\$500 minimum deposit
APY = Annual Percentage Rate



McAnulty Joins Five Star

With demand for small business lending in Alabama and Georgia being strong, Five Star hired Keith McAnulty as its member business loan sales manager.

"All across our footprint we have small businesses that are taking advantage of the improving economy. Five Star is positioned to help many of them by being there as they expand, reinvest back into their businesses, and upgrade equipment," said McAnulty, who will work out of the Dothan headquarters.

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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Keep Your Debit Card Safe



Debit and credit card compromises continue to rise. At Five Star, your data is important. However, you can't always control who has access to your card. It's smart to think about your purchases and the card that you use. Here are four purchases where cards are most often compromised.

Gas stations - Card skimmers at gas stations are real. Use your credit card instead of your debit card, you'll have an added layer of protection against fraud. Always check the card reader to make sure a skimmer is not in place.

Unfamiliar locations - While on vacation, think before you swipe. You don't know the area and you can't be certain which clerks are to be trusted. You're better off paying with a credit card or with cash so your purchases are protected.

Online purchases - When buying expensive items or everyday things online, use your credit card. Many times you have dispute rights in case the product doesn't turn out as expected. Plus, if the site is compromised, they don't have access to your checking account.

Restaurants - When you hand your debit card to a server, you don't really know them. The server has more than enough time to clone your card and then use it or sell it. You are better off using a credit card or cash to pay for your meal.

Download the Five Star app so you can control your cards and freeze them after purchases. By freezing the card, hackers can't use it and they will move on to the next one. Search Five Star in your device's app store.

Roby Tours Five Star



Rep. Martha Roby (R-AL) toured the Five Star headquarters in May. She stopped by to talk about regulatory relief which was just signed by Pres. Trump. This relief will make it easier for Five Star to serve its members, while continuing to be a safe and sound institution. Data security was also discussed. Rep. Roby had a chance to walk around and meet the employees.



Learning To Budget

For the 2017-2018 school year, Five Star sponsored financial education in 19 schools in Alabama and Georgia. The classes taught more than 1,800 students the value of money, how to budget, and how to begin to build a credit score. At the end of the course, students received a certificate that could be brought to any Five Star branch to open a savings account. Five Star made the first deposit.



RECENT 5-STAR FEEDBACK: ★★★★★

"Thank you!!! Five Star is truly amazing and your dedication is very much appreciated." - Shannon from Blakely

HOLIDAY CLOSINGS

Independence Day - Wed, July 4 • Labor Day - Mon, September 3 • Columbus Day - Mon, October 8