



## Five Star to Debut New Interactive Teller Machines

With the opening of three new Five Star branches in the first quarter of 2019, members will see the newest technology in banking. All three branches will be the most technologically innovative branches Five Star operates. Each branch will have Interactive Teller Machines (ITMs) in the lobby and the drive-up lanes. These new ITMs will allow Five Star to better serve its membership 24 hours a day, seven days a week.

ITMs can do everything an ATM can, plus much more. Not only will members be able to complete cash transactions, they can make cash or check deposits, make a Five Star loan payment, and print Five Star account statements, to name a few. The ITMs will also offer on-demand live remote video access during business hours. If you have a question, you can talk to a live person about your account. The drive-up ITMs will be available 24/7. No more sending your transactions up a tube. This will add a new level of convenience for our members that are unable to do their financial transactions during normal business hours.

Five Star member service specialists within the branches will be available to assist members with their transactions on the ITMs. These machines are very user friendly. The goal is to combine exceptional personal service with state-of-the-art, efficient technology while allowing the member to do the transactions they want to do.

### WATCH YOUR MONEY GROW at Five Star Credit Union

**2.55% APY**  
24 Months

**2.70% APY**  
36 Months

**1.05% APY**  
Money Market

Your  
**FIVE STAR**  
★★★★★  
CREDIT UNION

**New Money Only**  
APY = Annual Percentage Yield  
Rates accurate as of December 1. Fees could reduce earnings. Penalty may be imposed for early withdrawal. Federally insured by NCUA.

### New Branches Opening Soon

The big day for Five Star's three new branches is almost here. Construction is starting to wrap up on the two new Dothan locations – on 231 south near the Southside Wal-Mart and on Murphy Mill Road beside the Northside Wal-Mart. The third location in Blakely is also nearly complete. All three locations are expected to open in the first quarter. The three new locations will make life more convenient for our members in Dothan and Early County, GA. With the completion of these branches, Five Star will have 17 locations across southeast Alabama and southern Georgia. To stay updated, "Like" the Five Star Facebook page.



*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)

Subscribe to Five Star’s YouTube channel.

See original videos, testimonials, and what makes Five Star a unique financial institution.



Click the YouTube icon at the top of our homepage.



Federally Insured by the NCUA



EQUAL HOUSING OPPORTUNITY

Tell A Friend about **Five Star**  
They join - you get **\$10**

Details in your local branch or [fivestarcu.com](http://fivestarcu.com).

Financial Preparation for 2019

**2019 is here – are you ready?**

The best way to usher in the New Year is with plans for financial improvement and resolutions to do more. Here are some ways to get started:

**Tune your budget** - A budget shouldn’t be scary. It’s a blueprint for your month. Start with the income you expect and your fixed expenses such as mortgage, insurance and utilities. Make sure to incorporate your savings goals, and the remaining money is designated for your other expenses. Now you will know where all of your money goes each month.

**Plan ahead to meet your goals** - Consider how you will accomplish your goals. You might have short-term goals, such as purchasing a new home, as well as long-term goals, like retirement. Each set of goals requires different kinds of planning and saving. Financial planners recommend setting up a separate savings account for each goal. This way, your progress toward that goal is clear.

**Spend mindfully** - A good way to start the year is by identifying your wants and needs. Your needs are necessary for survival and include food and shelter. Your wants are things you desire like a new car or a vacation. Your needs should go first and remaining money can be allocated for your wants. For many of us, the lines between wants and needs are blurred. Being honest will help you achieve your financial goals quicker.

These are just a few ways to prepare financially for the coming year. With a little attention to some often-overlooked details, a little perseverance and a mindfulness throughout, you’ll be moving forward with a strong foundation and positive outlook. Make 2019 your year!



Reader’s Choice Award

Congratulations to our Eufaula branch for receiving The Eufaula Tribune’s Reader’s Choice Award for “Best Credit Union.” Thank you to Matthew Scott and his team for their hard work and continued commitment to provide the best service to our members.



\$250 Gift Card Giveaways

It pays to be a member at Five Star! Since August, Five Star has given new members over \$5,500 in gift cards! Our first giveaway was right after Hurricane Michael came through. Many of our winners said they were thankful for the extra money during that time. Our second giveaway was in December with enough time for our winners to finish their Christmas shopping. We will do another drawing in January. So tell your friends and family that all new members are entered into a drawing for a \$250 gift card every six weeks.



**RECENT 5-STAR FEEDBACK:** ★★★★★

*“I want to say a big thank you to LuV and Eric for all of their dedication, patience, and assistance thru my home buying process. You all truly are the best at what you do, and kept me sane! I want to celebrate together!! Thank you.” - Jessica, St. Simons Island*

HOLIDAY CLOSINGS

MLK Jr. Day - Monday, January 21 • Presidents Day - Monday, February 18