

Two New Branches to Open in Dothan



Five Star continues its investment in Dothan by opening two new branches in the coming months. The new branches are expected to open late in the first quarter of 2019. Five Star is currently under construction with two new structures – one on 231 south near the Southside Wal-Mart and the other on Murphy Mill Road near the Northside Wal-Mart. The completion of these new locations will bring the total number of Five Star branches to 17 across southeast Alabama and southern Georgia.

“Five Star is firmly planted in the Wiregrass,” said Bob Steensma, president/CEO, Five Star Credit Union. “Our roots sprouted in Cedar Springs, GA., and southwest Georgia, and later in Dothan. By expanding in Dothan, we want our members, and potential members, to know that Five Star believes in them, and we are making it even easier for our members to reach us. Five Star wants to help them succeed financially.”

The two new branches will be the most technologically advanced branches Five Star operates. Each new location will be equipped with interactive teller machines (ITMs) in the lobby and in the drive-up lanes. The ITMs will give Five Star members the ability to withdraw cash, make deposits with cash and checks, research Five Star account balances, and make Five Star loan payments. The ITMs will also offer on-demand live remote video assistance during business hours. The ITMs in the drive thru will have the same robust functionality as the in-branch ITMs.

“This will add a level of convenience for members so they can do their financial business on their schedule. It’s just another way we make it easy for them.” said Steensma.

Five Star Visa Cards



Platinum Rewards



Visa Platinum

3.99% APR*
first 6 months!

- ✦ No Annual Fee
- ✦ No Balance Transfer Fee
- ✦ No Cash Advance Fee

*APR = Annual Percentage Rate



Did You Know?

Nearly seven million seniors over the age of 65 have been taken advantage of financially in terms of an inappropriate investment, unreasonably high fees for financial services, or outright fraud. Here are a few of the most common scams out there.

- Fake lottery winner. People receive a call saying they’ve won. All they must do is pay the insurance or claims fee, before winnings can be sent.
- IRS. A call or message says the recipient owes back taxes; if not paid legal action will be taken immediately.
- Charity. Scammers favor impersonating charities to take advantage of people’s inclination to trust and help.

Protect yourself and loved ones from these type of scams by asking questions, never giving out personal information online, and being suspicious of “too good to be true” offers.

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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Checking is always free
at Five Star Credit Union

All New Members are entered to win a free gift.



Christmas without Stress- How to Control Holiday Spending

The holidays are supposed to be a time of joy and celebration. But too many of us find them to be a time of great financial stress, too. You want to give gifts to so many loved ones but you need to balance how much you spend; but not put yourself into a financial bind? Here's some ways to balance it out.

Start early. By starting well before Thanksgiving, you have more options. There are more sales to choose from, and you have more time to shop. But starting early gives you another valuable advantage - time.

Make a plan. Don't impulse spend. Before Thanksgiving, write out your gift list. Have a maximum amount you can afford, and dial that number back just a bit. Once you have your list and the number of dollars you're planning to spend on each recipient, add it all up. If it's too high, refine the dollar amounts on your list and recalculate. Repeat until you have landed in your spending comfort zone.

Join a Christmas Club. Back before nearly everyone had a credit card, people joined Christmas Clubs at credit unions. Their credit union would help them set aside money each month for 11 months. Then, at Christmas time, that money was available, with the interest earned, for holiday spending. You can join a Christmas Club here at Five Star! Any one of our Member Relationship Specialists can assist you!

Try these tips and you will have a Merry Christmas without a lump of coal.



Best of Bainbridge

Congratulations to our Bainbridge branch for receiving the Post-Searchlight "Best Credit Union in Bainbridge" award for the sixth consecutive year. This is a testament to the importance we put on bringing the best service to our members each day. Thank you to Heidi Logue and her team for all your hard work and continued commitment to our members.



Summer of You Winner

Five Star member Kelsey White was the lucky winner of our 2018 Summer of You campaign. She won a new 4K Apple TV just for refinancing her vehicle with Five Star! Members were entered into the drawing when they refinanced their current car, truck, motorcycle, or recreational vehicle with Five Star. Many members were able to get out of high interest and high payment loans. There were nearly 200 entrants in the drawing this year. Thank you to everyone that entered. We are so happy you saved money this summer.



RECENT 5-STAR FEEDBACK: ★★★★★

"I want to say a big thank you to LuV and Eric for all of their dedication, patience, and assistance through 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

Columbus Day - Monday, October 8 • Veteran's Day - Monday, November 12
Thanksgiving - Thursday, November 22 • Christmas - Tuesday, December 25 • New Year's Day - Tuesday, January 1