

## New Five Star **VISA** PLATINUM CREDIT CARD



In February, we launched a new and improved Five Star Visa® Platinum credit card. We are excited about this change and know our members will be too. Our Visa Platinum card offers low interest rates, no balance transfer fees, and no annual fee. With interest rates as low as 9.74% APR, our VISA Platinum cardholders are able to have peace of mind knowing they are paying less in interest charges compared to other national brand credit cards.

We want our members to have the freedom to enjoy life's moments and not be burdened with high interest debt. If you currently have a VISA Platinum credit card, you may be eligible for additional credit and a no fee balance transfer. Transferring high interest debt to our card can help you save money and get out of debt faster. Sounds like a good plan right before all of your summer fun!

While the national brand credit cards can have name recognition, they also come with a high interest rate. Most of the national cards interest rate begins at 14 percent and can be as much as 26 percent. Let them have the big name, while you enjoy a low interest rate.

To apply for a Five Star Visa Platinum card, go to [fivestarcu.com/personal/visa-credit-card](http://fivestarcu.com/personal/visa-credit-card) or call **888-619-1711, option 0**, and one of our Member Service Specialists will be happy to assist you!

## Now Open

### 231 South

3552 South Oates, Dothan

### Murphy Mill

2356 Murphy Mill Rd., Dothan

Stop in to see the new Interactive  
Teller Machines.

### Credit Union Advocacy

March is a big advocacy month for Five Star. A team traveled to meet with federal and state lawmakers. The topics include data security, common sense regulation, and updating the Alabama State Credit Union Act. Each advocacy visit is bi-partisan and we tell your real stories about how you need access to financial services. The visits are beneficial so we can continue to meet your needs without restrictions that make it more difficult for you to succeed.



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

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

Do I need an Emergency Fund and a Rainy Day Fund?

Rainy day funds and emergency funds serve different purposes. It’s important to have both available to tap into as needed. Here’s some answers to typical questions on rainy day and emergency funds.

**Why have a rainy day fund?** Say your washing machine suddenly needs replacing. You’re looking at an extra expense that can run anywhere from \$350-\$850. Where are you going to get that kind of money?

Here’s where your rainy day fund comes in. It’s a savings account created for these small, unfixed expenses that you know will sometimes arise. You’ll tap into your rainy day fund to pay for minor household repairs, to cover the cost of summer camp, or to replace your broken kitchen table. When you have a way to fund these small financial hiccups, they won’t disrupt your financial health.

**Why have an emergency fund?** In contrast to your rainy day fund, an emergency fund is for much larger expenses. It should have enough padding to keep you afloat even if you experience a major disruption in life, like a divorce, job loss, or illness.

**How much money should be in each fund?** Your rainy day fund, created for minor expenses, only needs to hold \$500-\$1,000. That should be enough to tide you over in the event of a small, unfixed expense.

Your emergency fund, however, should be positioned to pull you through major financial crises, so it will need a lot more to fulfill its purpose. Ideally, it should hold three to six months’ worth of your living expenses including rent or mortgage.

**Where should I keep these funds?** Your Five Star Savings Account is a perfect home for both your rainy day fund and your emergency fund. You can set up multiple accounts for each one. Your money is always safe here, and many of our accounts accrue interest. Best of all, you’re free to withdraw your funds without penalty whenever the need arises.

**Start setting up your savings today!** You’ll sleep better at night knowing you’re prepared for any financial situation.

Five Star Gives Back to SARCOA and The House of Ruth



In February, Five Star employees collected donations for SARCOA Area Agency on Aging and the House of Ruth both in Dothan. We held a raffle at our annual employee training and were able to raise \$1,066 to donate to SARCOA. This will provide additional meals and in-home services to senior citizens in the Wiregrass. We also collected 95 towels and 250 pairs of socks to give to the House of Ruth. The House of Ruth offers shelter to women and children who are victims of domestic abuse. We love being able to help support organizations that do so much for the communities we serve.

Eufaula City School Employees of the Year



Matthew Scott and Lisa Cordell from our Eufaula branch attended the Eufaula City School Employees of the Year luncheon. They presented gift cards totaling \$600 to the three overall employees of the year. Congratulations to these amazing teachers, and we appreciate all you do for the children in the Eufaula City Schools.



**RECENT 5-STAR FEEDBACK:** ★★★★★

*“I recently received a mailer to join Five Star. I’m so glad I did. The new 231 South branch is convenient for me and it has the technology I want. It’s better than my local bank. The new machines are easy to use. I can zip in and zip out. Thank you Five Star.” - 231 South Member*

HOLIDAY CLOSINGS

Memorial Day - Monday, May 27 • Independence Day - Thursday, July 4