

COMING SOON!

Five Star to Introduce Chip Enabled and Contactless Cards

SAFE • SECURE • MORE CONTROL



Your Five Star debit and credit cards are getting an upgrade! Five Star is making the transition to chip enabled and contactless cards. These are the most secure cards on the market today. Here are some of new features you will enjoy with your new card!

- **Added security against fraud.** The chip adds an extra layer of protection by making fraudulent transactions and card copying more difficult. Also by using your chip and PIN, cardholder verification is enhanced.
- **Added privacy.** Your name and card number has been moved to the back of the card. This helps shield your important information from prying eyes.
- **Added convenience.** With the new contactless feature, your payments can be quick and easy! Just tap and go at any terminal displaying the contactless icon. No more handing your card to someone else to make a purchase.
- **Reliable access.** Even if the card terminal does not accept chip or contactless payments, you can still use the magnetic stripe on the back.

With the increased need for security and protection against fraudulent transactions, Five Star felt this was a necessary move to help protect its members. Five Star looks forward to introducing these new and improved cards to members in November and throughout the first quarter of 2020.



New Headquarters

Five Star recently purchased the 45-thousand square foot Gander Mountain building in Dothan for its new headquarters. Over the past few years, Five Star's growth has put pressure on its existing facilities in downtown Dothan. Five Star will completely renovate the building from a retail to an office space. The renovation is expected to finish in the third quarter of 2020. Once completed, the headquarters will move to the new building while the branch will remain in downtown Dothan. Stay tuned to our website and Facebook page for future updates!

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

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



Scams to Avoid **This Black Friday**



1. Crazy deals that are actually bogus - An iPhone X retailing at just \$12? A pair of Ugg boots for \$9? These deals sound insane because they are. And yet, thousands of people fall for these scams every Black Friday. And, of course, once the scammers have your credit card information, they'll use it for their own shopping spree — on your dime. **Be smarter: Don't believe any advertised price that is ridiculously low.**

2. Delivery problems - If you receive an email claiming there's been a problem with the delivery of one of your purchases, be wary. You may be asked to click on a link or download an attachment to arrange an alternative delivery date. Ignore these emails; they're likely to be scams. If you have a problem with the delivery of your purchase, contact the seller or company directly. **Be smarter: Never download anything or click on a link from an unverifiable source.**

3. Bait and switch - Want to win a brand new iPhone 11? Just fill out a form with your personal details, and you might be the lucky winner! Your personal details and a site whose authenticity you can't verify are two things that should never meet. The sweepstakes is just the scammer's bait to get at your information. "Bait and switch" scams can happen offline, too. Retailers advertise deals so amazing, you'll find yourself travelling across town to grab the bargains. Once you reach the store, though, you'll be told those items are sold out, but you can check out what they do have in stock. You may be offered similar, but inferior, products and cheap knockoffs, or nothing you're interested in at all. These scams are a waste of your time and money. **Be smarter: Don't enter any sweepstakes or believe advertisements for heavily marked-down prices on sites and stores unfamiliar to you.**

Enjoy your Black Friday and Cyber Monday shopping, and don't let any of these scams turn you into a Grinch this holiday season!

Five Star Sponsors
Theatre Camp for Kids



The Southeast Alabama Community Theatre plays a vital role in the Wiregrass. In addition to putting on a number of plays and musicals throughout the year, it also provides a summer camp so children can experience the theatre first hand. Each year, Five Star sponsors 25 children to attend SEACT's summer camp. Margo and Eddie from SEACT stopped by to show their appreciation for Five Star's continued support.

Tell A Friend and Get **\$10!**

Details in the branch or at referfivestarcu.com

Since starting the Tell-a-Friend program a year ago, Five Star has given its members over \$31,000 just for telling their friends and family about why they trust Five Star with their financial needs! Each time you tell a friend about Five Star, and they become a member, you get \$10 deposited directly into your account. It's that easy! Stop by your local branch or go online at referfivestarcu.com to learn more!

HOLIDAY CLOSINGS

Columbus Day - Monday, October 14 • Veteran's Day - Monday, November 11