



## FIVE STAR **UPGRADES** PHONE SYSTEM

**You spoke, and we listened.** The entire Five Star phone system has been upgraded. We want to make sure our members have a positive experience when they call the Member Care Center and get the help they need in a timely manner. The first step to improving your experience was hiring more representatives in Member Care. We have more staff to answer phones.

When members call **888-619-1711**, they can go straight to the department they need. If all of the representatives are on the phone, they can leave a call back number without losing their place in line. This is a powerful tool because now you don't have to sit on hold and wait. We will call you back in the order you called. Also, if you are disconnected and call back in, you don't lose your place in line.

We value your time and hope these new upgrades will alleviate many of the problems that have been plaguing Member Care. As our membership has grown, we knew we had to make changes to accommodate all of our members. Improving response time is a major goal of ours in 2020. We appreciate your patience as we move to this improved system.



**PHONE QUICK GUIDE**  
**888-619-1711**

- Option 1 – *Phonelink*
- Option 2 – *Lending*
- Option 3 – *Collections*
- Option 7 – *Member Care*



## 5 Days of Christmas

In December, we held our second annual 5 Days of Christmas giveaway. Each day, a holiday trivia question was posted on Five Star's Facebook page. All correct answers were entered to win the prize for that day. Five Star members and non-members were eligible to win. The prizes got bigger and better as the week went on. We gave away prizes such as an Instant Pot, a Nintendo Switch, and a TV. It was such a fun week, and look for a second 5 Days giveaway later this year. It's not just for Christmas anymore.

## 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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### BOARD OF DIRECTORS

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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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## Financial New Year's Resolutions

### "Get more exercise. Lose weight. De-stress."

These are the bold boasts of New Year's resolutions. Folks commit themselves to radically changing their lives at the start of the calendar year. About 45 percent of people make New Year's resolutions in the average year; most center on health.

But the same line of thinking can be taken in the context of your financial health. Let's look at some of the most often-made New Year's resolutions and how to translate them into personal finance resolutions. We'll also have a few tips on how to stick to them!

**Trim the fat from your budget** - retailers have Black Friday in November; gyms have it on Jan. 2. Everyone will be trying to shed the holiday pounds by spinning, swimming, and sweating. There's another place you can trim fat besides your belly: your budget. Sit down with your spouse and discuss how you spend money each week. Be honest! Look for places you can make cuts without sacrificing things you both enjoy like streaming instead of cable, and not always upgrading to the newest phone the week they are available.

**Start investing** - eating right and taking care of yourself are good steps to take for your future. A well-balanced diet can make you feel better daily. It can even save you money in groceries, doctor's visits, and prescription drugs. To set yourself up for a bright financial future, start planning for your retirement. At the very least, make this the year you max out your retirement contributions. If you don't have an IRA or similar retirement account, that's another good place to start.

**Save for big events** - stress is a big-time killer. It affects your daily life and can also cause problems with your home life. Resolving to take time for yourself and your family can improve your life dramatically. The holidays are an expensive time of year. Many families overspend on their gift-giving with credit cards, and that bill comes due in the next few weeks. Talk about stress! Starting the New Year in a financial hole can hamper your plans to live a stress-free year. Don't beat yourself up; resolve to do better next year. Start a holiday club account with Five Star. Make regular deposits to a dividend-bearing account so you'll have the money to pay for the next round of holidays yourself. It might not do much for this year, but you'll be thanking yourself next January.

## Five Star gives to Children's Miracle Network



Five Star is a part of Credit Unions for Kids which raises money to benefit the Children's Miracle Network Hospitals. By making a simple donation to wear jeans and CMN t-shirts, Five Star staff helps raise awareness to the important work done at children's hospitals. In 2019, Five Star donated more than \$1,000 to the Children's Miracle Network Hospitals. The donation stays in Alabama going to the Children's of Alabama hospital.

## Five Star Member Survey

Thank you to everyone who took the time to answer the 2019 Five Star member survey. We had over 3,800 responses through mail and our online survey. The most we've ever had! We always appreciate and value your feedback. As you see, we do listen and try to take your suggestions to improve our member service.



### RECENT 5-STAR FEEDBACK: ★★★★★

"Great service and the tellers are always greeting you with a smile."  
- Man Brown, Facebook

## HOLIDAY CLOSINGS

Presidents Day - Monday, February 17