



FIVE STAR NOW OFFERS **INSTANT ISSUE** DEBIT & CREDIT CARDS

An exciting new program at Five Star will help you have access to your account with no interruptions. New Five Star debit and credit cards are now being issued in most of your local branches. One of the frustrations with needing a new debit or credit card was the long wait for them to arrive in the mail; usually one business week. Now, you can begin using your card within minutes.



Here's how it works. You get your free debit card on the spot when you open a new account. When you qualify for a new Platinum Visa, it will be issued right there in the branch. If you need to replace a lost or stolen card, you can get it in the branch. Plus, it's no extra cost to you. Walk in to your branch, and walk out with your new card and access to your money. It's that easy!

Not only does Five Star offer the most secure cards on the market with the chip and tap to pay technology, we offer them in an instant. We know convenience and security are important to you. At Five Star, our members now have the best of both worlds.

Home Ownership Dreams
Come True at
Five Star

Now Offering
Manufactured
Home Loans



www.fivestarcu.com
888-619-1711

Refinance and Save Money

Interest rates are at historic lows. Now is the perfect time to bring your auto loan or mortgage to Five Star and refinance to save money. Current interest rates can now equal lower monthly payments. That's more money each month to pay down a credit card, start a rainy day fund, or save for that vacation you've always wanted. What would you do with your extra money? Call 888-619-1711, option two, to see how Five Star can help you start saving today!



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.

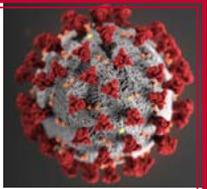


Federally Insured by the NCUA



FIVE STAR COVID-19 UPDATE

Five Star branches are back to normal business hours and lobbies are open. Camilla and Cedar Springs remain drive-thru only. Mitchell County, where our Camilla branch is located, continues to have high COVID-19 cases. During the pandemic in March, April, and May Five Star worked with more than 450 members to help modify loans and provide loan extensions. It was important to work with the members to provide financial relief during the toughest stretch of the pandemic. Even though the states of Alabama and Georgia are easing restrictions, Five Star continues to monitor COVID-19 daily and make decisions with the members' safety in mind.



What Should Be On My Financial To-Do List This Summer?

De-clutter your finances. As you de-clutter your home, do the same for your finances. Review your budget to cut extra expenses that are cluttering it up, like subscriptions you don't use or upgraded apps you don't need. Next, simplify your monthly bill-paying by setting up automatic payments so you're never late again. This will also help your credit score. Finally, simplify your savings by setting up an automatic monthly transfer between your Five Star Checking Account and Five Star Savings Account.

Throw away a debt. Get serious about getting out of debt by making a list of your debts in order from smallest to largest. Work out a plan for maximizing your payments on this debt, acquiring the necessary funds by pruning an expense category on your

monthly budget or taking on freelance work for extra cash. Begin by paying off your smallest debt, then move on to the next-smallest debt until you're completely debt-free.

Review your W-4. Post-tax season is the perfect time to look over your W-4 to determine if you're withholding too much money — or too little. A generous tax refund might seem like good news, but it's like giving the government an interest-free loan throughout the year. You don't want to withhold too little money and end up with a big tax bill to pay at the end of the year either. Ask an accountant to help you find that sweet spot, or work out the numbers using the withholding calculator on the IRS website.

WIREGRASS HUMANE SOCIETY

At its annual Employee Forum, Five Star employees collected donations for the Wiregrass Humane Society and the Dothan Animal Shelter. We were able to take 182 rolls of paper towels, 7,550 Clorox wipes, and 1,279 quarts of cleaning liquid to the shelters. We love being able to give back to organizations that do so much for our community and our furry friends too.



EMPTY BOWLS

Five Star was once again the title sponsor of the Wiregrass Area Food Bank's Empty Bowls project. We provide the supplies to make the bowls throughout the year. The 2020 Empty Bowls luncheon resulted in 390 bowls sold. Each bowl that is purchased helps feed a family of four for a week. Each attendee who purchased one of the handmade ceramic bowls at the luncheon also received a soup lunch. We are looking forward to start building and glazing the bowls for next year. With the pandemic, we know the need will be great in 2021.



RECENT 5-STAR FEEDBACK: ★★★★★

"Awesome products and this institution meets the member's needs. I've been with Five Star for years, and I've recommended it to my family and friends."
- Deborah Reaves, Facebook