



COMING SOON FIVE STAR DIGITAL WALLET!

We have good news for your Five Star account – soon, you will be able to add your Five Star debit and credit card in the Five Star Digital Wallet. That means you can make purchases with merchants that accept Apple Pay, Samsung Pay, Google Pay, Garmin Pay, and Fitbit Pay. Your card will be stored in the Five Star Digital Wallet on your phone and smart watch, so using it for purchases will be more convenient than ever. No one has to touch your card.

It's quick and easy to add your card to your Five Star Digital Wallet. Make sure to choose the Five Star card as the default to get the most out of your card. Just like your Five Star cards, your Five Star Digital Wallet will offer the same level of security you know and trust. Your card number is never stored on your device. When you make a payment using your digital wallet, a virtual token is used to transmit your payment so that your card number and identity remain safe.



Check fivestarcu.com and our social media channels on when you can add your cards to the Five Star Digital Wallet.



New ITMs

New Interactive Tellers (ITMs) have been added to Five Star branches in Bainbridge, Cairo, Camilla, Eufaula, 84 West Dothan, and Donalsonville. You can now deposit cash and checks when it is convenient for you. It's also a great way to make Five Star loan payments, and normal cash transactions 24 hours a day, seven days a week. Banking at Five Star is now more convenient than ever. More ITMs are on the way in 2021. Stay tuned!



Tell Us Your
Five Star Moment

You
Could Win **\$50!**

fivestarcu.com/moments

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
Five Star Credit Union
P.O. Box 2028
Dothan, AL 36302
E-mail: bridgesm@fivestarcu.com

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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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EQUAL HOUSING OPPORTUNITY

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Tell A Friend and Get **\$10** Sign up online at fivestarcu.com.

Five Resolutions for a Richer New Year

The New Year is a time of renewal; use it to make bold financial changes. If you're looking for resolutions to improve your personal finances, check out these five ways to make this the year of the dollar!

- 1. Track your spending.** Determine where your money goes. Carefully record every dollar you spend for a month; apps like Mint can make this process automatic. Get control of your money instead of letting it control you.
- 2. Make a budget.** About 70 percent of Americans live financially spontaneous lives, without planned spending. This is a circular problem: If your budget doesn't include setting aside money for long-term expenses and savings, you'll end up spending everything on unplanned things and events. Stop the cycle by creating a budget that modifies your spending to be more in line with your priorities.
- 3. Get out of debt.** The biggest stumbling block to financial security and saving toward long-term goals is debt. Make the move toward debt reduction this year by adding an extra \$50 or \$100 to your credit card payments. Alternatively, focus all your payment resources on the highest-interest debt until it's paid off, then move on to the next highest.
- 4. Start an emergency fund.** The best way to avoid going into debt is to have some money available to handle the occasional, yet inevitable, emergency. Set a specific goal, like adding \$10 per month to a savings account. At the end of the year, you'll have more than \$100 available in case something goes wrong.
- 5. Automate your savings.** Fighting that impulse to spend what you've earmarked for savings is a constant struggle; it's easiest to take the decision out of your hands. Change your direct deposit to put some of your paycheck directly into a savings account, where you won't even think about spending it impulsively.



Empty Bowls

Each year, Five Star is the title sponsor for the Wiregrass Area Food Bank's Empty Bowls. Before the fundraiser and luncheon in February, Five Star staff and friends got together to build and glaze the bowls that will be sold at the event. Each bowl is sold for \$10, and that helps feed a family of four for a week. This year, we were able to create and paint 30 bowls. Save the date to purchase a bowl and get a soup lunch on Feb. 6, 2021 at the Dothan Cultural Arts Center.



5-STAR MOMENT:

"My son had a medical issue and I had to find a way to come up with the money to get his medicine. I applied for an Express Loan and was approved. I am thankful that Five Star Credit Union was there to help me." - Valerie Mitchell



HOLIDAY CLOSINGS

New Year's Day - Friday, January 1 • Martin Luther King Jr. Day - Monday, January 18