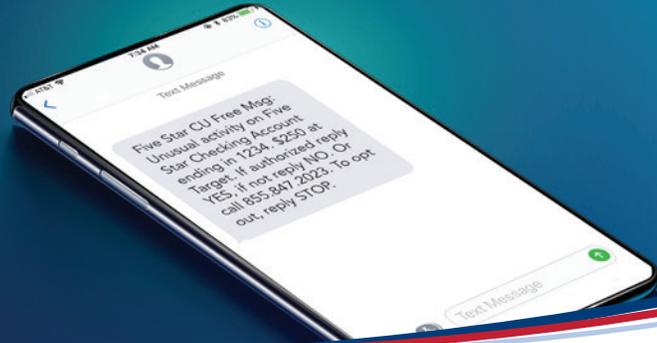


## FIVE STAR FRAUD TEXT ALERTS



Five Star always puts the safety of your account first. On March 23, Five Star took another big step in protecting your money as we rolled out the Five Star Fraud Text Alerts. Here's how it works; you will receive fraud text alerts if your Five Star debit or credit card has potential fraudulent activity. You can approve or reject the transaction immediately. Here is an example of a text that would be sent to your device if fraud is suspected.

**Unusual activity on Five Star Checking Account ending in (Your number). \$250 at (Merchant). If authorized reply YES, if not reply NO. Or call 855.847.2023. To opt out, reply STOP.**

Five Star Text Fraud Alerts make it easier and faster to detect and prevent fraud. Having the ability to validate transactions in real-time will be extremely beneficial. The best news is that this service is completely free! There is also an option to opt out if you would like.

This is a perfect complement to the Five Star Digital Wallet that is new in 2021. You can add your Five Star debit and credit card to the Five Star Digital Wallet. That means purchases can be made with your device or wearable at merchants that accept Apple Pay, Samsung Pay, Google Pay, Garmin Pay, and Fitbit Pay. Many online retailers will use the Digital Wallet for payment instead of entering your card. By using your Five Star Digital Wallet, it eliminates the need to carry cash or credit cards, which always has the risk of being lost or stolen. Also, mobile payment apps use extra security measures to protect user's data, such as encrypting all personal information and utilizing fingerprint scans and facial recognition on your phone.

## 50,000<sup>TH</sup> MEMBER

Five Star recently hit a major milestone. Louis Moore became our 50,000th member. To top it off, we surprised him with a \$50 Visa gift card. Thank you to each one of our members for trusting Five Star with your financial needs. We couldn't have made it here without you!



★★★★★  
Tell Us Your  
Five Star Moment

You  
Could Win **\$50!**

[fivestarcu.com/moments](http://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  
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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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## Easy Ways to Save on Landscaping

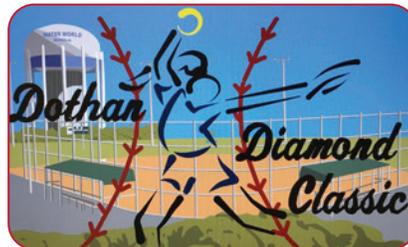
Spring is in the air, and for the green-thumbed homeowner, there are few things as pleasurable as running fingers through soft, moist earth, catching sight of the first flowering buds of spring and inhaling the scent of freshly cut grass.

Tending to a lawn and garden can get expensive. Between seeds, fertilizer and gardening supplies, costs can be high enough to take the pleasure out of lawn care. Here are seven creative ways to save on landscaping and your budget.

- 1. Plant perennials** - Go green by choosing plants that flower year after year. You'll have to pay more out of pocket when you first plant these blooms, but the cost-free plants you'll have each year will more than make it worth the price.
- 2. Make your own compost** - Save money on mulch and other soil products by going the DIY route with compost. All you need is a designated outdoor bin to collect your old fruit and veggie peels, plant clippings and dead leaves. After a few weeks, you should have a pile of nutrient-rich soil ready to give your garden the boost it needs to grow and glow.
- 3. Grow and trade** - For a colorful variety of flowers, plant perennials that grow and multiply quickly, like hostas or daylilies. Within a few years, you should have more of these than you need. Trade the extra blooms with friends and neighbors for new and interesting plants.
- 4. Choose plants that are natural to your region** - You'll save on extra watering, soil correction and special plant food with these lower-maintenance plants.
- 5. Shop end-of-season sales** - Plants that look wilted when on sale in the fall can grow beautifully in the spring, as long as the roots are alive and well.
- 6. Leave your grass clippings untouched** - The clippings will break down quickly, adding organic matter and nutrients to your grass.
- 7. Don't cut your lawn too short** - Shorter grass attracts more weeds and needs more herbicides. Higher grass will shade out pesky weeds while also developing a deeper root system. That means less watering! Keep your grass at about two inches for best results.

Gardening should be fun and rewarding — it doesn't need to cost a lot of money. Use these tips to cut back on landscaping costs without compromising the health of your lawn.

## Five Star Sponsors Dothan Diamond Classic



Five Star Credit Union is a title sponsor for the Dothan Diamond Classic girls' softball tournament April 13-17. Twenty teams from the Wiregrass will compete for the title. The games will consist of five inning pool play games before the single elimination tournament on Friday and Saturday. The games will be played at Westgate Park in Dothan. This is the second year that Five Star has been the sponsor. Last year the game was cancelled because of Covid-19.

### 5-STAR MOMENT:



*Five Star is the absolute best! There was a time I was three days away from payday and in need of two new tires. I was offered a loan to help cover the costs to keep from overdrawing my account. My account was in good standing along with some extra cash! - Cyreeta P.*

### HOLIDAY CLOSINGS

Memorial Day - Monday, May 31