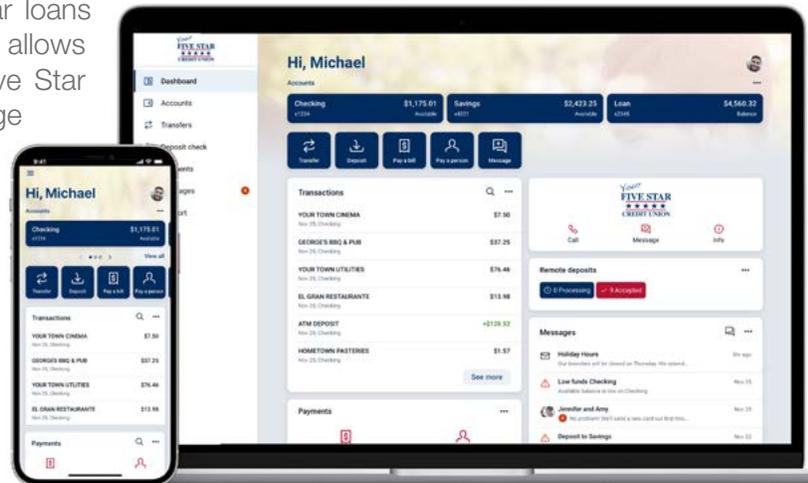


NEW ONLINE BANKING EXPERIENCE COMING SOON

A better online banking experience is coming your way! Five Star has improved its online banking, and it's easier to use and more convenient than ever. If you already use the Five Star mobile app, the transition will be seamless. It will have the same look and feel as your mobile app with all the same features, plus a few more!

The upgrade will make it easier to pay your Five Star loans through the mobile app. The Loan Pay by Card feature allows members to pay their Five Star loans with a non-Five Star credit or debit card. There is a new credit card usage indicator that allows you to track your credit card spending and monitor your credit card balance in real time. And with account alerts, you have the ability to set up notifications to let you know when transactions clear your account, when an account balance falls below a certain level, or a loan payment is due. These are great ways to help you stay on top of your account!

Check FiveStarCU.com and our social media channels for when these upgrades go live.



New Corporate Office



Five Star's headquarters has officially moved locations. After 24 years at 411 N. Foster Street in downtown Dothan, the new headquarters is located at 5105 Montgomery Highway in Dothan. But don't worry, our downtown Dothan branch and drive-thru are still open and ready to serve our members. A new downtown branch is planned for 2022!

5-STAR MOMENT:



I had someone try to take money out of my account, and Five Star helped me stop them. I really appreciate the employees there, and also the service you get. They are so nice and friendly. Thank you Five Star!

-Pam H., Donalsonville



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

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Add Your Five Star Card and Pay with Your Phone
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FIVE STEPS TO TAKE Before Making a Large Purchase

Have you been bitten by the gotta-have-it bug? It could be a Peloton bike that's caught your eye, or maybe you want to spring for a new entertainment system; no matter the cost. Before you go ahead with the purchase, it's a good idea to give yourself some time and follow a few steps to make sure you're making a decision you won't ultimately regret.

Step 1: Wait it out - Often, a want can seem like a must-have, but that urgency fades when you wait it out. Take a break for a few days before finalizing a large purchase to see if you really want it that badly. For an extra-large purchase, you can wait a full week, or even a month. After some time has passed, you may find that you don't want the must-have item after all.

Step 2: Consider your emotions - A bit of retail therapy every now and then is fine for most people but draining your wallet every month to feed negative emotions is not. Before going ahead with your purchase, take a moment to identify the emotions driving the desire. Is this purchase being used as a means to fix a troubled relationship? Or to help gain acceptance among a group of friends, neighbors or workmates? Or maybe you're going through a hard time and you're using this purchase to help numb the pain or to fill a void in your life. Be honest with yourself and take note of what's really driving you to make this purchase.

Step 3: Review your upcoming expenses - What large expenses are you anticipating in the near future? Even if you have the cash in your account to cover this purchase, you may soon need that money for an upcoming expense.

Will you need to make a costly car repair? Do you have a major household appliance that will need to be replaced within the next few months? By taking your future financial needs into account, you'll avoid spending money today that you'll need tomorrow.

Step 4: Find the cheapest source - If you've decided you do want to go ahead with the purchase, there are still ways to save money. Check online and do some comparison shopping. You can use apps like ShopSavvy and BuyVia to help you find the retailer selling the item at the best price.

Step 5: Choose your payment method carefully - Once you've chosen your retailer and the item you'd like to purchase, you're ready to make it yours! Before taking this final step, you'll need to decide on a method of payment.

If you saved for this item and have the funds on-hand to buy it now, - pay cash or use your debit card. This is the easiest and best way to pay for your overall budget.

If you can't pay for the item in full right now, consider using a credit card with a low interest rate. Most credit card payments have the added benefit of purchase protection, which can be beneficial when buying large items that don't turn out to be as expected. Before swiping your credit card, be sure you can meet your monthly payments or you'll risk damaging your credit score.

Large purchases are a part of life, but they're not always necessary or in the buyer's best interest. Follow these steps before you finalize an expensive purchase.



Empty Bowls

Five Star was once again the title sponsor of the Wiregrass Area Food Bank's Empty Bowls program. We provide the supplies to make the bowls throughout the year. This year's event was a little different. Due to the pandemic, the soup lunch was not served, but the attendees could still purchase the handmade ceramic bowls. This year, 225 bowls were purchased, and the proceeds from each \$10 bowl sold will feed a family of four for a week. Thank you to everyone who helped make Empty Bowls a success!

HOLIDAY CLOSINGS

Independence Day: Mon, July 5 | Labor Day: Mon, September 6