

## ITM *Update*

Five Star Interactive Teller Machines (ITMs) have been well-received by Five Star members since they were deployed in 2019. More than 50 percent of members have used a Five Star ITM in 2021 completing more than 1 million transactions. One request we have heard from members was the ability to use a passcode instead of their social security number to access the ITM. We have good news – you can now access Five Star ITMs with a passcode.

Beginning in January, you will be able to complete transactions at Five Star ITMs by using your account number and a passcode. Stop by your local Five Star branch to set up a 4-6 digit passcode of your choice. You will use the new passcode instead of a social security number when accessing Five Star ITMs.

One quick reminder – never give your passcode to anyone. Treat it just like your debit card personal identification number. We want your transactions at Five Star ITMs to be easy and convenient as well as secure. One of our top priorities is to keep your information and accounts safe.

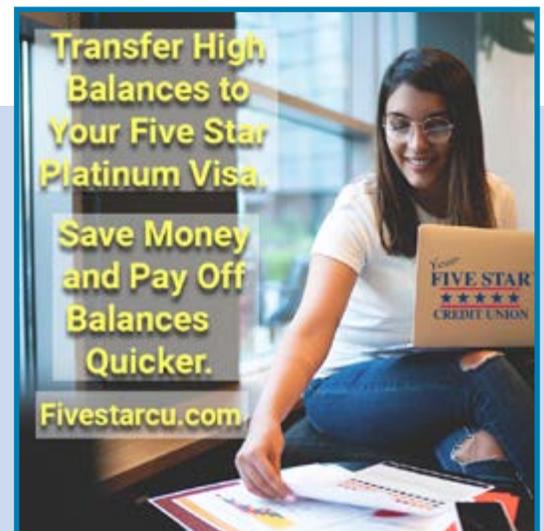
Stop by your local branch today to set up your new Five Star ITM passcode. Go to [fivestarcu.com](http://fivestarcu.com) for more information.



### New Downtown Dothan Branch

Construction on the new Five Star Downtown Dothan Branch has officially begun. This branch will take the place of our North Foster Street location, while remaining in a convenient location for our members.

It will be equipped with Five Star ITMs inside and in the drive thru. It is expected to open during the second quarter of this year. To stay updated, “Like” the Five Star Facebook page.



## 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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COMING IN 2022: LET'S BRIGHTEN YOUR FUTURE!



Shorter days are here, and bringing more hours of darkness along with them. It's more important than ever to brush up on ITM/ATM safety. Using a compromised machine can mean risking identity theft or having cash stolen.

At Five Star, we take our members' safety very seriously. We use multiple protective measures to keep you, your information, and your money safe when you use one of our ITMs or ATMs. However, it's important for you to be aware of basic ITM/ATM safety so your transactions are never compromised. Here are eight tips to help you keep your transactions completely secure.

**1. Keep your PIN private.** Your personal identification number should always be kept personal. Don't share this number with anyone. If you write it down or keep it stored in your phone, make sure only you can access it. Always choose a unique PIN for all your accounts and to change your number once a year to keep it fresh.

**2. Check the ATM for a card skimmer.** Scammers are experts at hiding their tracks and often do so by attaching a card skimmer to the payment terminal of an ATM. The skimmer fits right over the card slot and will read the card information as soon as it's inserted. It is then passed onto the criminal, who may be hiding just a few hundred feet away. Sometimes, a skimmer is placed over the keypad to pick up the PIN. Before inserting your card, check to see if the card slot feels loose or is colored differently than the rest of the machine. Check to see that the keypad is not too thick or looks newer than the machine.

**3. Bring a buddy.** A lone target is always more vulnerable. If possible, and especially if you're using an ITM/ATM late at night, bring a friend along.

**4. Be aware of your surroundings.** As you use the machine, it's crucial to be aware of your surroundings and to look for anything suspicious, like people lurking nearby or cars parked in the area for too long.

**5. Have your debit card ready to be used.** Make sure you can remove your card in just a few seconds when you reach the machine. Those precious few moments of rummaging through your purse or wallet until you find your card can give a criminal the time they need to make their move.

**6. Put away all cash as soon as you complete your transaction.** If you're making a withdrawal, remove all cash as quickly as possible. Place in your wallet, purse, or pocket right away and don't walk away counting it. Check that you've received the right amount when you're safely in your car.

**7. Lock all doors and roll up passenger windows when using a drive-thru ATM.** When using a drive-up ITM/ATM, complete your transaction in the car. Keep the doors locked and passenger windows rolled up.

**8. Be sure to take your receipt.** Don't leave any evidence of the transaction you just completed.

If something or someone looks suspicious, cancel your transaction, grab your card, and leave the area as soon as you can.

*Stay safe!*



## 5-STAR MOMENT:



"Five Star changed my whole life around. They loaned me money when everyone turned me down. They financed my car plus refinanced my mobile home. I consider them my family and friends." - Steven F.

## HOLIDAY CLOSINGS

Martin Luther King Jr. Day - Monday, January 17 | President's Day - Monday, Feb 21