



Five Star Credit Union Foundation Makes First Scholarship Grants

The Five Star Credit Union Foundation is making its first scholarship grants to help students pay for tuition for the 2022-2023 school year. In total, \$30,000 was awarded to schools in the communities Five Star serves. Wallace Community College in Dothan, Southern Technical College in Bainbridge, and the College of Coastal Georgia in Brunswick each received \$10,000. With these scholarships, eight incoming freshmen will be able to go to college tuition free their freshman year.

“Our purpose at Five Star is to brighten the financial future of the communities we serve,” said Robert A. Steensma, president of the Five Star Credit Union Foundation. “By helping as many students as possible attend college, it sets a foundation for the rest of their lives. We want to not only remove barriers for our members to gain access to financial services, but we also want to remove barriers to help our communities prosper and gain the skills they need to be successful.”

The Five Star Credit Union Foundation was established to be a community resource for financial training, to support programs for kids to succeed, and for communities to have a place to turn for help for its residents. For updates on how the Five Star Credit Union Foundation continues to brighten the future of the communities it serves, visit Fivestarcu.com/five-star-credit-union-foundation/



Five Star Sponsors Dothan Diamond Classic

Five Star Credit Union was the title sponsor for the Dothan Diamond Classic girls' softball tournament for the third year in a row. The tournament was held April 11-16 at Westgate Park. Twenty high school teams competed in this year's tournament with the money raised from sponsorships and ticket sales going back to the schools. This year \$50,400, the most money in the event's three-year history, was raised for local high school softball programs. Brantley High School won the tournament.

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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There are several ways to connect with Five Star Credit Union.

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Call the Member Care Center at (888) 619-1711 or send an email to membercarecenter@fivestarcu.com.

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LET'S BRIGHTEN YOUR FUTURE!

Four Ways to Stay Financially Fit this Summer



Ahh... summer! The season of flip-flops and sunscreen, of lemonade and baseball. What's not to love? Unfortunately, summer can also be the season of overspending for some of us. When the sun is blazing across a cloudless sky and the day stretches on with endless possibilities, purse strings are looser and cards are swiped with abandon. But nothing kills summer fun like a busted budget and a mountain of debt. So how can you stay financially fit this summer?

To keep your finances intact you need to plan ahead and make responsible choices. Here are four tips for a financially fit summer.

1) Prepare for a possible change in income. If you're a freelancer, business owner or get paid per diem, remember that business is usually slower across many industries during the summer, so it's best to be prepared. To avoid dipping into savings or going into debt, trim your discretionary spending and use the extra funds to cover non-discretionary expenses. You can also choose to find a side hustle for the summer to cover the gap in your income.

2) Get your budget summer-ready. Your budget will see some changes in the summertime, and it's wise to prepare it in advance instead of being caught unaware. Higher utility bills, increase in fuel prices, travel expenses and increased activities for kids are some changes you might expect.

3) Create a vacation budget. Build a workable budget for your summer getaway to avoid overspending. Attach a dollar amount for your hotel stay, car rental, food costs, transportation, entertainment and outings as well as any other costs you expect to encounter during vacation.

4) Review and adjust as necessary. Blowing a budget is never an excuse to go all out and overspend without considering the consequences. To avoid falling into this trap, review your budget and your overall spending on a regular basis throughout the summer. Being aware of the state of your finances will make it easier to make responsible choices going forward.

Keeping an eye on the budget will help you have a wonderful summer that will not come back to haunt you in the fall. Follow these tips to keep your finances intact throughout the summer.



Five Star Donates Dog Beds to Local Shelter

The Five Star headquarters celebrated National Walking Day by getting its daily steps in while giving back to a local animal shelter. Staff walked laps to donate much needed dog beds to Safe Haven Animal Rescue & Kennels in Abbeville, AL. With the laps walked, Five Star was able to provide 15 new beds to the animal shelter. Staff also donated peanut butter and treats for the dogs to enjoy while awaiting adoption.



5-STAR MOMENT:



"This is the beginning of a retirement I have worked a long time to get to and I believe having my retirement check go (Five Star Credit Union) is looking like a great decision. Thanks Daniel Castor and Five Star Credit Union." - **Christal, Bainbridge**

HOLIDAY CLOSINGS

Independence Day: Mon, July 4 | Labor Day: Mon, September 5