



POINTS of INTEREST

www.fivestarcu.com

FIVE STAR CREDIT UNION NEWSLETTER

FOURTH QUARTER 2024



Five Star Celebrates its 60th Anniversary

Five Star celebrated a big milestone - 60 years of service to its membership and the communities it serves. Since we first opened our doors on August 18, 1964, in a room above the Great Southern Paper Company in Cedar Springs, GA, it's grown from a small group of eight people who chipped in \$5 each into one of the leading credit unions in the region. Now, with over 64,000 members and 28 financial centers in Alabama and Georgia, Five Star is committed to brightening the future of its members and communities.

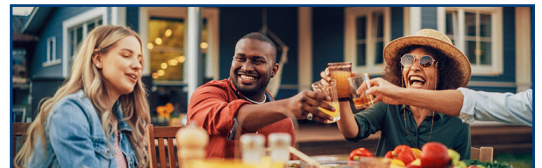
In 1991, Cedar Springs Federal Credit Union changed its name to Five Star Federal Credit Union. The headquarters moved to Dothan in 1997. Eventually dropping the "federal" from its name, Five Star became more community-focused and saw major growth throughout the 2010s, expanding into new markets in Georgia and reaching smaller communities where banking options were limited. The success over the past 60 years is a testament to the trust and loyalty of our members and the dedication of our employees.

To celebrate its 60th anniversary, Five Star offered a special promotion share certificate rate for new money, staff giveaways and member appreciation gifts featuring members' special Five Star Moments. We look forward to continuing our mission of helping our members achieve financial success and making a positive impact in the communities we serve.



Five Star Unveils New Peanut

Our Downtown Dothan financial center recently added a new member – Five Star's very own Dothan Peanut! We are excited to finally be a part of this unique Dothan tradition. Thank you to the Dothan Chamber of Commerce and Replica Plastics for turning our vision into reality.



\$50 for You, \$50 for Them.

**Refer a Friend to Five Star,
and Get Rewarded.**

***Exclusively in the app or online banking.**



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 Instagram:



www.facebook.com/FiveStarCU
www.instagram.com/rubyfivestarcu/

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

Use the "Connect" area on the website and send an email. www.fivestarcu.com

Subscribe to Five Star's YouTube channel.

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Click the YouTube icon at the top of our homepage.



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Smart Budgeting Tips for a Stress-Free Holiday Season



The holiday season is a time for joy, celebration, and giving, but it can also be a period of financial strain if we're not careful. Here are some practical budgeting tips to help you enjoy the festivities without breaking the bank.

- 1. Set a Holiday Budget.** Start by determining how much you can realistically spend on gifts, decorations, food, and entertainment. Break it down into categories and stick to your limits.
- 2. Create a Gift List.** Make a list of everyone you plan to buy gifts for and set a spending limit for each person. Consider thoughtful, personalized gifts that may cost less than store-bought items but have more sentimental value.
- 3. Track Your Spending.** Use budgeting apps or a simple spreadsheet to keep track of your expenses. This will help you stay aware of your spending habits and adjust if you're nearing your budget limit.
- 4. Plan Meals Wisely.** Holiday meals can be costly. Plan your menu in advance and look for sales on ingredients. Consider potlucks or shared meals with family and friends to spread the costs.
- 5. Start Early.** Shopping early can help you take advantage of sales and avoid last-minute purchases that often come with a higher price tag. This approach also gives you time to find the perfect gift at the best price.
- 6. Consider DIY Gifts.** Homemade gifts can be a heartfelt and budget-friendly option. Whether it's baked goods, crafts, or personalized photo albums, your loved ones will appreciate the time and effort you put in.
- 7. Keep Emotions in Check.** It's easy to get caught up in the holiday spirit and overspend. Remember, it's the thought that counts. Focus on creating memorable experiences rather than lavish gifts.

By planning ahead and being mindful of your spending, you can enjoy the holiday season without the financial stress. For more holiday financial tips, follow us on Facebook.

Five Star Partners with Dothan City Schools



Five Star recently partnered with Dothan City Schools to offer special benefits to their faculty and staff all year long. Through this partnership, Five Star will be able to provide accessible financial resources, education and advice, plus perks to the employees of DCS.

We love to be able to brighten the financial future of our teachers so they can focus on the future of our children in the communities we serve.



5-STAR MOMENT:



"Amazing customer service, friendly, very professional every time I go in. I just love being a part of the Five Star Family."

- Sherry N.

HOLIDAY CLOSINGS

Columbus Day - Mon, Oct 14 • Veterans Day - Mon, Nov 11 • Thanksgiving - Thur, Nov 28