



Headland Alabama Financial Center is Officially Open

We are excited to announce the official opening of Five Star's new financial center in Headland, AL! To mark this special occasion, we hosted a Holiday Open House, where guests enjoyed delicious cookies, warm cocoa, and the chance to take photos with Santa. The celebration was capped off with our participation in the Headland Chamber of Commerce Christmas Parade, bringing even more holiday cheer to the community.

This new location is Five Star's 29th financial center and features the latest in banking technology. Our interactive teller machines (ITMs) are available in both the lobby and drive-up lanes, offering a wide range of services, such as cash withdrawals, deposits of cash and checks, account balance inquiries, and loan payments. During business hours, members can also receive real-time assistance through live video support. For added convenience, the drive-thru ITMs are accessible 24/7, ensuring you can access your account at any time. Plus, our Headland financial center offers Saturday hours for even more flexibility.

We invite you to visit us at 16706 US Highway 431 South, Headland, AL 36345. We are excited to be a part of the Headland community!



Five Star Donates to Local Mental Health Organizations

In honor of Mental Health Awareness Day in October, Five Star wanted to support local organizations that make a meaningful impact in our communities. Five Star donated \$1,000 to both The Blayne Hardy Barfield Foundation and Macon Mental Health Matters. These organizations work year-round to break the stigma for those struggling with mental health issues. Thank you both for your dedication to our communities and the amazing work you do.



\$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
 Five Star Credit Union
 P.O. Box 2028
 Dothan, AL 36302
 E-mail: bridgesm@fivestarcu.com

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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

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EQUAL HOUSING OPPORTUNITY

Setting Smart Financial Resolutions for the New Year



The new year is the perfect time to set fresh goals—especially when it comes to your finances. Whether you’re looking to save more, pay off debt, or plan for the future, smart financial resolutions can help you take control of your money and set yourself up for success. Here are some easy steps to get started:

- 1. Set Specific, Achievable Goals** - Instead of vague resolutions like “save more money,” try setting clear, measurable goals. For example, “Save \$200 every month for the next six months” or “Pay off my credit card by May.” This way, you know exactly what you’re aiming for and can track your progress.
- 2. Review Your Budget** - Take a look at your spending and see where you can make changes. Maybe there’s a subscription you don’t use anymore or areas where you could cut back (like dining out or impulse buys). Update your budget to make room for savings or paying down debt. A simple budget app or spreadsheet can help keep you on track.
- 3. Build an Emergency Fund** - If you haven’t started an emergency fund, now’s the time! Aim to save enough to cover 3 to 6 months of expenses. You don’t need to do it all at once—set a monthly goal, and automate transfers to your savings account to make it easy.
- 4. Pay Down Debt** - If debt is a part of your financial life, tackling it head-on is key. Start by prioritizing high-interest debt (like credit cards) or use the “snowball” method by paying off the smallest balance first to build momentum. You can also look into consolidating or refinancing for a lower interest rate.
- 5. Improve Your Credit Score** - A good credit score opens doors to better loans and rates. To boost your score, focus on paying bills on time, reducing credit card balances, and keeping your credit utilization low. Check your credit report for any errors, too—correcting mistakes can give your score a quick boost.
- 6. Celebrate Small Wins** - Don’t forget to celebrate your progress along the way. Whether you hit a savings milestone or pay off a debt, take a moment to pat yourself on the back. These small rewards will keep you motivated!

Setting financial goals for the new year doesn’t have to be complicated. Start small, stay consistent, and don’t hesitate to reach out to Five Star for help with budgeting, saving, or refinancing. With the right plan, you can make this year your best one yet financially!

Five Star Unveils Enterprise Boll Weevil



Our Enterprise, AL, financial center is proud to officially be part of the Weevil Way community art project, showcasing our very own boll weevil, Benjamin Boll Weevil, to represent Five Star. He was unveiled by Five Star staff alongside the Enterprise Chamber of Commerce. We would like to extend a special “Thank You” to Replica Plastics for helping bring our vision to life.

HOLIDAY CLOSINGS

Martin Luther King Jr. Day - Monday, January 20 | President's Day - Monday, Feb 17