



POINTS *of* INTEREST

www.fivestarcu.com

FIVE STAR CREDIT UNION NEWSLETTER

SECOND QUARTER 2024



REFER A FRIEND And Get *Rewarded!*

Five Star has a new way for you to bank with your friends and get paid. Try our new Refer a Friend program. It's exclusively featured on our app and online banking. Look for "Refer a Friend" in the menu on the app or online banking. Simply enter your friend's information and you're done! They will get an email encouraging them to join. Once they do and meet the program requirements - you get \$50 and they get \$50. It's that easy.

You can refer up to 10 friends a year. That's \$500 just for telling your friends how much you love Five Star. Check out the requirements in the app or online banking. Allow 30 days after requirements are met to get your \$50.

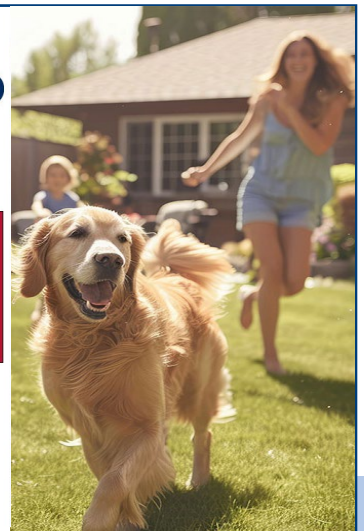


Five Star Donates to Mitchell County House of Hope

As a part of the annual Five Star training day, we held a raffle for a local charity. Our staff chose Mitchell County House of Hope. They provide emergency transitional housing, counseling, and life skills training to individuals in need. Our Camilla financial center presented them with a \$1,500 check.

USE YOUR TAX REFUND *to buy your dream home!*

From your down payment to closing costs, there are many ways to use your tax refund to help get your dream home!
Text "Home" to 334-778-7401.





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

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EQUAL HOUSING OPPORTUNITY

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The New Rules Of Grocery Buying That Will Help You Save Money



Stocking your kitchen pantry to feed yourself (and your family, if you have one) is a necessary weekly task. While inflation has fallen some in the last few years, prices for groceries are still high which can hurt your budget.

We can't do anything about the rising prices, but we can shop strategically to keep our costs manageable. Here's some advice from experts on how to save on groceries right now.

1. Set A Budget - Yes, this is advice you've heard before, but it's important. Regardless of what you're buying — from groceries to clothing— the secret to saving money is deciding how much you want to spend before you go to the store, advises savings coach Krystal Sharp. Look at how much you usually spend on groceries during a "good" month. Then, "break it down based on weekly or biweekly shopping," Sharp says. "That's your budget to spend on what you need." If you've been tracking your spending for a while and you go over-budget on food, try shopping with cash, and commit to only spending the amount you have with you. You may find this philosophy forces you to get creative with your budget in ways you hadn't considered.

2. Meal Prep - Before you head to the grocery store, make a list of everything you need to cook for the week. When you know exactly what you want to cook, you'll enjoy less waste and be able to maximize your dollars in a new way. As you're scribbling down your menu ideas, cross-reference what you already have in your pantry and fridge. While this extra step may take time, it helps you to have a firm understanding of what you already have on hand, rather than buying items you don't need. "Meal prep has long been a favorite move for those of us trying to stick to a diet or keep our weekly calorie count in line, but it's also one of the top recommendations for cost-cutting," says Kelli Vilchis, a professional shopper with Dumpling. "If I make my lunches, I spend less while I'm out and about during the day," says Vilchis.

3. Cut Down on Impulse Buys – Small items are near the register for a reason – you will buy them on impulse. Forget the magazine, candy bar, or bottled water. Any shopper knows how quickly impulse buys can add up. "The best way to avoid them is to avoid temptation in the first place," says Lisa Thompson, a savings expert with Coupons.com. "If you purchase the grocery items on your list at home through your retailer's app or website or a service like Instacart, you're more likely to just buy the things you need and not be swayed by the things you don't," she says.

4. Buy In Bulk- "If you're feeding a household, buying in bulk can make a significant difference to your grocery cost bottom line," Vilchis says. Check out Sam's Club or Costco to see where you'll find the best unit price — and keep in mind that sometimes you may find the best bulk discounts at places like Walmart or Target, especially if there are coupons to offer. Remember, buying in bulk only saves you money if you use the products and you don't let them go to waste.

5-STAR MOMENT:



"Gina reached out to me and my husband about refinancing our auto loan through Five Star. She worked with great effort to make this an easy over-the-phone/email transaction, with better rates and lower payments. With such a busy day-to-day schedule, she made this a pleasant experience without having to take a day off of work." - Renee, Member

HOLIDAY CLOSINGS

Memorial Day - Monday, May 27th • Juneteenth - Wednesday, June 19th