

The Pulse

Winter 2018 | www.fivestarfcu.org



FIVE STAR
FEDERAL CREDIT UNION

formerly
Saint Agnes Federal Credit Union

Chairman's Letter

The staff and volunteers of our credit union hope that you had an enjoyable holiday season!

We are rapidly approaching 50 years of service to our members and this year has been an especially challenging and rewarding one. Since 1969, we have grown from a closet in the hospital's Personnel Department open a few hours each week (serving a handful of members) to a financial institution with an asset size in excess of \$50 million, serving more than 7,000 members. Our credit union now has 13 full-time and two part-time employees in our hospital and Maiden Choice offices.

Over the years, we have successfully expanded our loan offerings and savings options and, through our Allpoint surcharge-free ATM network, provide access to 55,000+ ATM machines for added convenience to our members. We now have CU Online, Mobile Banking, Bill Pay, Direct Deposit, ACH electronic transfers, automatic loan payment and our new auto loan dealer checks. We offer the TrueCar Car Buying Service and Love My Credit Union Rewards programs and we continue to offer redeemable rewards points incentives for Visa® credit cards and debit cards.

I am especially proud of our annual Scholarship Program that has provided funding for members who are college students (see page 2).

We have come a long way in our 48+ years and have strived during that time to bring these services to our members. Management and the Board of Directors have continually evaluated ways in which to improve our products and services while remaining fiscally responsible. We have consistently sought ways to expand our services based on knowing our members and providing what we have considered "five star" service, which brings me to the final part of my message.



Over the past 1½ years, our Board and management have worked together to assess our future sustainability and growth. Earlier in the year, I indicated that our credit union would be seeking to expand its membership and, in doing so, reach out into the community. Over the years we have provided services to hospital employees and their families, the medical staff and their employees, and with changes in the

field of membership, we are now able to reach further into our community with selected area businesses. We have not made this decision without detailed feasibility studies and careful analysis of each and every option. To continue to grow and expand our services in a highly competitive environment, we have come to the realization that this is the best way to serve our members.

In becoming **Five Star Federal Credit Union**, we are now reaching potential members who previously did not have access to our services. Please bear in mind: no changes to all that we are and have been will occur in making this change. We continue to provide all of the services, in the same locations, while now including additional members.

Since my initial announcement I have heard a few concerns and hopefully we have addressed them and assured those members that we continue to be *their* credit union. We will have more information to share at our Annual Meeting in April, but should you have questions, please feel free to contact any of us who serve you.

In closing, I again want to wish each and every one of you continued health, happiness and prosperity in the coming year.

Sincerely,

Paul Coakley
Board Chair

Banking with the Stars

Charlie Pride

Five Star Federal
Credit Union member



Your credit union checking account is another great performer

Here's why your share draft (checking) account is an essential tool for your personal banking:

Sometimes you'll be asked for a **check** from a landlord or to pay people or businesses. Don't rely on money orders; you can write a check without visiting a branch.

Use your **Check Card** (debit card) for more than making withdrawals at ATMs. Select the "credit" option when making debit card purchases and your transactions are protected by Visa®. Or use your debit card for many online purchases.

Earn **uChoose Rewards points** for debit card "signature" purchases when your current card number is enrolled at www.uChooseRewards.com. When you receive a new or replacement debit card, make sure to register that number on the website; unregistered cards and PIN purchases don't earn points.

Members with checking accounts in good standing can use our online Bill Pay service and enroll in mobile check deposit, using our Mobile app to deposit checks with a smart phone. Visit www.fivestarfcu.org for more information.

Apply for 2018 credit union scholarships

Five Star FCU scholarship: for our members only

Our credit union will award one \$1,000 scholarship to a student who will be enrolled in Fall 2018 as a full-time student in trade school or college. To be eligible, applicants must be a Five Star Federal Credit Union member entering freshman through senior year and will write an essay, providing their academic transcripts or previous year's report card.

Our 2018 essay topic is: *Describe how our credit union's products and services can help you achieve your financial goals in the next 15 years.*

Applications are due by March 31, 2018. For more details, visit www.fivestarfcu.org/scholarship.htm.



Scholarships for Maryland and DC credit union members

Our members are also eligible to apply for the Maryland/DC Credit Union Foundation's scholarships, supported by local credit unions to encourage financial education.

In May 2018, the Foundation will award twelve \$1,000 scholarships: one video essay, one photo essay and ten written essay winners.

DC and Maryland credit union members who will attend college or trade school in Fall 2018 can apply online at www.cufound.org/scholarship by March 31, 2018. To maximize your chances of winning a scholarship, you may submit an entry in all three categories.



Thank you for supporting Toys For Tots

This autumn, our credit union members, employees and Board volunteers donated toys, craft kits, sports equipment and art supplies at both branches. These gifts were donated to Toys For Tots to help local children in need enjoy their holidays.



Save on TurboTax and get a chance to win \$25K!

As a Five Star Federal Credit Union member, you can save up to \$15 on TurboTax®, the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund—plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your e-mail address) by February 15th.¹ **Start TurboTax today for free;** first click on the banner at www.fivestarcu.org!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

¹ Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd., SDG-2A-03-22E, San Diego, CA 92129.

TrueCar Car Buying Service: our loan rate discount is available through January 31

There's still time for an additional 0.25% APR* car loan discount when you've bought a new or used car using our TrueCar Car Buying Service now through 1/31/18.

Click on the TrueCar banner on our website at www.fivestarcu.org to research pricing on new and used vehicles and select the certified dealer you'd like to buy from.**

When you pre-apply for your car loan at our credit union, bring your loan paperwork to the dealer for your test drive and finalize your credit union loan right at the

dealership. Click on the "Apply online for a loan" button at www.fivestarcu.org to apply.

* APR = Annual Percentage Rate. Limited time offer for TrueCar rate discount; subject to change. Visit www.fivestarcu.org/loanrate.htm for details. Rates quoted are the lowest available ("as low as"). Actual rate may differ and depends on the applicant's and/or co-applicant's credit history.

** Between 7/1/17 and 9/30/17, the average savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/2017, was \$3,383. Each Certified Dealer sets its own pricing, and will confirm actual vehicle availability from in-stock inventory, including options and color choices.

Annual Meeting will be held on April 25

The 2018 Annual Meeting will be held on Wednesday, April 25 at the Maiden Choice branch at 6:00 pm; look for details in the Spring newsletter. Members (membership status as of March 31, 2018) will be eligible to vote for Board members in the 2018 election.

Board nominations

Our volunteer Directors meet at least monthly to oversee the direction of the credit union and

plan for the future. If you are interested in serving as a Board volunteer for a two-year term, call 855-597-5766 or send an e-mail to Nominations@fivestarcu.org and type "2018 Board Nominations" in the subject line of your message.

We must receive all names for the Board's Nominations Committee by February 16, 2018. Applicants will be asked to submit information about their qualifications to serve on our Board of Directors.

Loan and credit card rates

| Loan type | APR* |
|----------------------------------|------------------------------------|
| New Auto Loans | as low as 1.99%**† |
| Used Auto Loans | as low as 2.49%**† |
| Personal Loan (<i>Holiday</i>) | as low as 7.74%**† through Jan. 31 |
| Personal Line of Credit | Prime†† plus 5.00% |
| Share Secured | 3.00% minimum** |

Visa® credit card

| | |
|------------------|---|
| Platinum Rewards | as low as Prime†† plus 5.00%**/ new applications (variable rate) |
|------------------|---|

Home equity lines of credit and home equity loans

| | |
|---|------------------------------|
| Line of Credit (variable rate) | Prime†† plus .25% (80% LTV) |
| Line of Credit (variable rate) | Prime†† plus 1.00% (90% LTV) |
| Closed-End Home Equity Loan (non-variable rate) | |
| 5-year loan | as low as 3.99%** |
| 10-year loan | as low as 4.49%** |
| 15-year loan | as low as 4.99%** |

Loan rates effective 1/1/18 and are subject to change. For current loan and savings rates, please call 855-597-5766 or visit www.fivestarfcu.org.

* APR = Annual Percentage Rate

** Rates quoted are the lowest available ("as low as"). Actual rate may differ and depends on the applicant's credit history and/or term of loan.

† Rate shown includes 0.25% APR* automatic payment discount.

†† Prime = the Wall Street Journal Prime Rate as published online at www.fedprimerate.com. The equity loan rate is subject to change on the first day of the quarter (January, April, July and October) following a change in the prime rate. Minimum 3.00%.

Low fixed-rate mortgages

We offer mortgages (new and refinanced) through our mortgage service partner, Financial Security Consultants, Inc. Ask us about special low rates for Five Star Federal Credit Union members or call 410-823-3300.



Current mortgage rates

| Term | Rate† | APR† |
|---------------|--------|--------|
| 10 Years: | 2.990% | 3.283% |
| 15 Years: | 3.125% | 3.328% |
| 20 Years: | 3.375% | 3.534% |
| 30 Years: | 3.875% | 3.993% |
| 33 1/3 Years: | 3.990% | 4.101% |

†APR = Annual Percentage Rate. All APRs in examples above are based on a \$200,000 loan amount and 80% Loan-To-Value (LTV). Rates are effective 1/1/18 and are subject to change without prior notice. Financial Security Consultants, Inc., a service partner of Five Star Federal Credit Union (NMLS #721558), is a licensed mortgage broker in Maryland, DC, Delaware, Pennsylvania, and Virginia. Licensed in Pennsylvania by the Pennsylvania Department of Banking. NMLS #101557 (www.nmlsconsumeraccess.org). Licensed in Delaware by the Delaware State Bank Commissioner to engage in business in this state, license #2058, expires 12/31/18.



Information Center

Holiday schedule

| | |
|-----------------------------|----------------------------|
| New Year's Day | Closed Monday, January 1 |
| Martin Luther King, Jr. Day | Closed Monday, January 15 |
| Presidents' Day | Closed Monday, February 19 |

Branch office locations

Saint Agnes Hospital branch office
900 S. Caton Avenue, Baltimore, MD 21229

Maiden Choice Medical Center branch office
716 Maiden Choice Lane, Suite 101, Baltimore, MD 21228

| | Hospital branch hours | Maiden Choice hours |
|--------|---|----------------------|
| Mon. | 7:30 am – 3:00 pm | 8:30 am – 3:00 pm |
| Tues. | 7:30 am – 3:00 pm | 8:30 am – 4:30 pm |
| Wed. | 7:30 am – 3:00 pm | 8:30 am – 3:00 pm |
| Thurs. | 9:00 am – 12:00 noon 3:00 pm – 5:00 pm | 8:30 am – 12:00 noon |
| Fri. | 7:30 am – 3:00 pm | 8:30 am – 5:00 pm |

Telephone hours (same as office hours above):

Call 855-597-5766; select "3" for the hospital office or select "5" for the Maiden Choice Lane office

Quick Check (24-hour telephone teller):

Call 855-597-5766, select "1"; listen for prompts

Fax numbers

667-234-3584 (Saint Agnes Hospital office)
410-869-8293 (Maiden Choice Lane office)

Lost or stolen ATM or Check Card: Call 800-554-8969

Lost or stolen Visa credit card: Call 800-449-7728

24/7 online loan applications: www.fivestarfcu.org

E-mail: info@fivestarfcu.org



FIVE STAR
FEDERAL CREDIT UNION

formerly Saint Agnes Federal Credit Union

www.fivestarfcu.org | 855-597-5766

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. The National Credit Union Administration (NCUA) is a U.S. Government Agency.



Equal
Opportunity
Lender