

The Pulse

Spring 2018 | www.fivestarfcu.org



FIVE STAR
FEDERAL CREDIT UNION



President's Letter

Each year, it's helpful to reflect on the prior year and accomplishments, as well as the work that remains. 2017 was a year where the credit union worked on many projects that laid the groundwork for future enhancements in 2018 and beyond.

In 2017, for example, research and work began on a project to replace our two ATMs in Saint Agnes Hospital. The first of these replacements happened in March 2018 and replacing the second machine should be completed by mid-year. These new machines will provide our members a more reliable and secure way to access their funds. Our ATMs will also reduce the risk of loss due to fraudulent transactions, which safeguards our members' money.

Like many institutions, we had to manage through the increasingly costly issue of card fraud in 2017. Fraudsters have cost the entire financial services industry millions in losses and your credit union, unfortunately, is not immune to this risk.

In 2017 we worked closely with our card processing partners to adjust and formulate new risk-mitigation strategies. These were designed to balance our fraud prevention measures with the needs of our members to quick and convenient access to their funds. No easy task, but one that we must continually monitor. Sadly, this issue is not

going away anytime soon and will be an ongoing risk for the credit union. As trends change, we will ensure that our practices will adjust with them.

Another major initiative undertaken in 2017 was the decision to move forward with a re-branding effort. This endeavor led to our January 1, 2018 launch as Five Star Federal Credit Union.

Much work took place throughout 2017 on this project, as it touched many aspects of our operation and our goal was to transition as smoothly as possible. With the hard work of our Credit Union team, input from our Board of Directors, and the help of our many vendor/partners, we were able to make this transition without much disruption or inconsistency in our branding.

Make no mistake: the re-branding was a major change for the credit union as we continue our strategy to remain an independent, relevant and thriving institution. This is no easy task for a small institution, but one I'm confident that we will continue successfully. While we now focus our message to a wider range of local employers, our commitment to the Saint Agnes Hospital community remains as strong as ever. Our plans are to continue and strengthen this nearly 50-year partnership in the years to come.

The credit union's financials remained strong throughout the

year: our assets grew by more than \$975,000 in 2017, ending at just over \$51.4 million. Members' total deposits also grew in 2017, ending the year up by over \$930,000. We hope to build upon this healthy growth in 2018.

Your credit union had another successful year in lending as well. In 2017, the credit union originated \$16,975,777 in new loans to members. This is \$3.8 million more than the prior year, which fueled our loan growth of 17.8% for the year.

We will remain vigilant in 2018, as the changing rate environment can create challenges and opportunities for the credit union. Our size, however, is a great strength in volatile markets, as we are nimble enough to adapt quickly to any changes that the rate market experiences, to ensure loan and deposit offerings are well-managed.

Your credit union remains profitable, strong, and well-capitalized. Our commitment to every member remains unchanged: to responsibly safeguard members' funds and provide a convenient and reliable source for low-cost loans. We delivered on these commitments in 2017 and we look forward to continuing our journey into 2018 and beyond.

Respectfully submitted,

James M. Whipp, Jr.
President/CEO

2018 Board of Directors elections

Five Star Federal Credit Union members may vote for candidates for the credit union's Board of Directors, to fill a total of four Board positions this year. Members who cannot attend the Annual Meeting on Wednesday, April 25, 2018 may vote in our branch lobbies from April 9 through April 25.

Margaret Burdette

A member since 1977, Margaret retired in 2013 after 36 years of working at the credit union.



She began her career as a teller, advancing to loan officer, assistant branch manager, branch manager and President/CEO. Upon retirement, Margaret joined our Board, serving as Board Treasurer.

Dorothy "Dottie" Horsmon

Dottie has more than 44 years of nursing experience and 24 years of managerial experience.



A credit union member since 1972, Dottie's professional experience has included working at Saint Agnes Hospital, Professional Healthcare Resources and Johns Hopkins Hospital before her retirement this year.

Dottie, currently Vice Chairperson, joined our Board of Directors in July 2008, and prior to that, served on the Supervisory Committee from 1999 to 2008.

Franklin King

A member since 1994, Frank recently retired from his position as Senior Manager, Sales Distribution Support for Amtrak. He has extensive experience in managing capital and operating budgets for technology and business operation budgets. Frank has served as a volunteer on the Board of Directors for two different associations.



Drannin "Dee" Rose

Dee has been a credit union member since 1969. He has served on our Board of Directors since 2000, currently as Security Officer.



Dee worked at Saint Agnes Hospital for more than 44 years, most recently as General Foreman.

Joan V. Tisdale

Joan joined the credit union in 2000 and has served on the Board of Directors for the last ten years.



With more than 45 years of nursing and education experience, Joan retired as Saint Agnes Hospital's Director of Education and Development and part-time Data Manager for Saint Agnes Hospital's Cancer Research Center.

Thank you for supporting CEA

In February, we held a food drive for Catonsville Emergency Assistance (CEA) and donated more than 75 pounds of non-perishable food, courtesy of our members, Board volunteers and employees.

To learn more about all the services CEA offers or the hours that office is open, call 410-747-HELP or visit www.catonsvillehelp.org.

Redeeming rewards

Using our credit card website is the fastest way to redeem points, including cash back. On our website, www.fivestarfcu.org, click on the **Credit card access** box. After registering on this website, click on the CUREwards logo found on our Account Home page to reach the Rewards website.

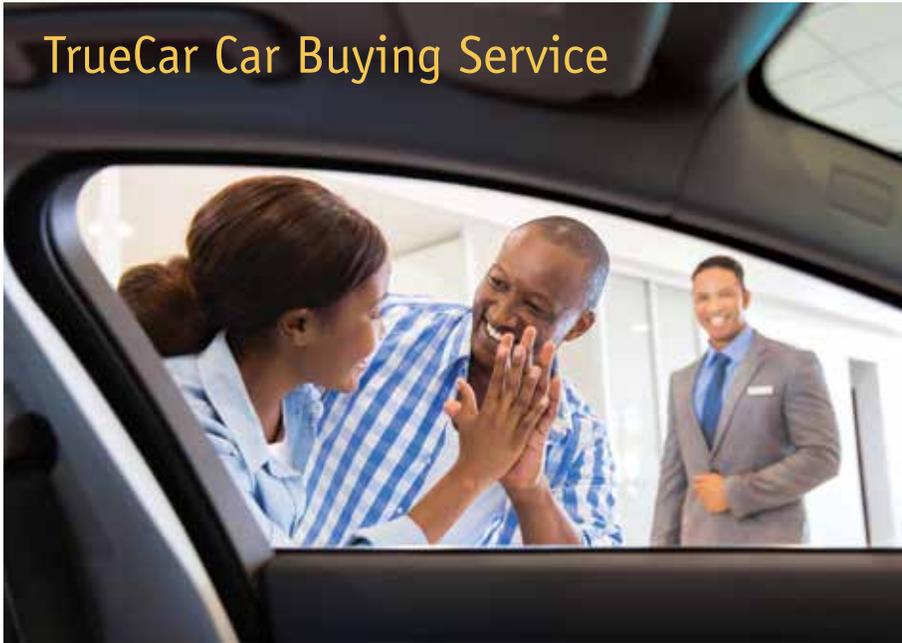
If you want to redeem your points but don't have internet access, we have a CUREwards redemption form for you to complete and mail. Ask for this rewards form in a branch or call us at 855-597-5766.

Annual Meeting on April 25

Members are welcome to attend our Annual Meeting, held on Wednesday, April 25 at 6:00 pm at our Maiden Choice office. Come and learn about last year's accomplishments and our plans for 2018.

You may vote in a branch for Board candidates for two weeks before the meeting.

TrueCar Car Buying Service



April is Financial Literacy Month

Every April, members support financial literacy in Maryland by making donations and writing their names on small posters displayed in our branches.

The donations, from \$1 to any amount you like, support programs of the Credit Union Foundation of Maryland & DC. The Foundation promotes Millionaire's Clubs for high-school financial literacy plus scholarships for trade school or college (freshman through senior year). Visit www.cufound.org for more information.

Car shopping? Buy with TrueCar and save

Finding a new or used car is simple with our online TrueCar Car Buying Service—and a pre-approved Five Star FCU auto loan will make your financing easier! Apply online anytime at www.fivestarcu.org.

See what others paid for the same vehicle you want to buy

Visit our website and click on the TrueCar banner to research your desired make, model, color and options. See what others are paying for the new car you want, or search the inventory of used cars.

Get a guaranteed TrueCar price that could save thousands off MSRP**

Your TrueCar price reports show in-depth pricing information for the new car you want based on real-world data. You'll also get a Members Savings Certificate with your Estimated Member Savings and Pricing as well as your Guaranteed Minimum Savings.** Or, if you're not buying a new car, TrueCar's used car certificates show a guaranteed price.**

Save time and money when you work with a program-certified dealer

Print out your Guaranteed Savings Certificate with your new vehicle preferences (or your used car information) to lock in your savings for a hassle-free car buying experience at the dealership. Be sure to bring your pre-approved credit union loan information, so you can finalize your paperwork there!

** 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 \$3,383.00.

0.25% APR* loan rate discount

Now through May 31, buy a new or used car with our TrueCar Car Buying Service and get a **0.25% APR*** rate discount on your Five Star FCU auto loan!

*APR = Annual Percentage Rate. Visit www.fivestarcu.org for current rates; rates quoted are the lowest available ("as low as"). Actual rate may differ and depends on the credit history of the applicant(s).

Coming soon: our new website

This Spring, we'll introduce a new website featuring responsive design. Our web pages will adapt to the size of your screen, making them convenient to read on your smartphone or tablet.

We're also enhancing our assistive technology to make it easier for members with visual impairment to use our website and find credit union information.

The links for CU Online and our credit card access site will look different: you'll find them at the top of our home page. Rest assured: your sign-on information (user ID, password and security questions/answers) will remain the same! And, our website's address won't change, either: www.fivestarcu.org.

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	as low as 9.74%**†
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)
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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 4/1/18 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:	3.625%	3.891%
20 Years:	3.875%	4.085%
30 Years:	4.125%	4.279%
33 1/3 Years:	4.250%	4.394%

†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 4/1/18 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

Memorial Day	Closed Monday, May 28
Independence Day	Closed Wednesday, July 4

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