

# Your One Source



*If you enjoy being part of a safe financial institution that cares about its members, spread the word!*

## Why Star One Offers Better Value

Though many bank customers are experiencing anxiety and fear as more news comes out about the shaky banking industry, as a Star One Credit Union member you can rest assured your finances are safe. We offer a better value than banks in all the places that count. We are a strong credit union that has the products and services that are right for you and your family.

### Strong During Tough Times

Star One is a strong, stable credit union. We are Silicon Valley's largest member-owned financial institution. We have assets over \$4 billion, and are ranked 16<sup>th</sup> in total assets among more than 8,100 credit unions nationally. Unlike some big banks that are running into trouble, we have stuck to sound lending principles and we did not engage in subprime lending.

### We're Here for You

At Star One, you come first. Our main goal is to help you achieve a healthy and happy financial future – not to make money for

shareholders, like banks. We pride ourselves on our exceptional member service. You won't be just a number when you trust your finances to us.

We return our profits back to you in the form of higher rates on savings accounts, lower rates on loans and low fees. For more information on our rates, visit [www.starone.org](http://www.starone.org).

### Spread the Word

If you enjoy being part of a safe financial institution that cares about its members, spread the word! Refer your friends and family to Star One and they'll be able to enjoy all the financial advantages you do.

We offer membership to employees of specific companies, immediate family members of current Star One members, and individuals who live, work or attend school in Santa Clara County. For a complete list of which employer groups are eligible for membership, visit [www.starone.org](http://www.starone.org), click on "Join" and "Who Can Join?"

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# Star One and You – A Lifelong Relationship

Life has a way of throwing you a curve occasionally. Whether unexpected or planned, you may find yourself changing jobs or relocating. Or, you may be starting a well-deserved retirement. No matter what path life is taking you on, once you are a member of Star One Credit Union, you're always a member.

## Convenient Access Wherever You Go

Whether you're home or away, you can access your Star One accounts in many ways:

- Four convenient Star One locations in the Bay Area.
- More than 5,600 Shared Branch locations worldwide. Just have your member number and identification handy, and you can handle most of your credit union business away from home at a convenient Credit Union Service Center.
- More than 28,000 surcharge-free ATMs, including 5,700 ATMs in 7-Eleven stores across the U.S.

- Online Banking access at [www.starone.org](http://www.starone.org). Securely manage your accounts online, view statements, transfer funds, even pay bills with a few mouse clicks. You can also sign up for helpful notifications that can alert you to your balance, or even let you know when a loan rate reaches a certain level.
- Touchtone Teller Service for free, automated access to your account 24 hours a day, 7 days a week by touchtone phone.
- Member Phone Service representatives available by phone from 7 a.m. to 11 p.m. Pacific time Monday through Friday, and 10 a.m. to 6 p.m. weekends and most holidays.

## We'll Help You Along the Financial Road of Life

Our Financial Road of Life Web page (visit [www.starone.org](http://www.starone.org) and select "Financial Road of Life" from the "Tools" pulldown menu) can help you explore how different life events – including



leaving your job or moving away – can affect your finances.

Plus, if you're leaving your job, we can help you make sure your retirement money continues to work for you with valuable information about how to roll over your employer-sponsored retirement plan, such as a 401(k), to an Individual Retirement Account (IRA) at Star One.

## We're Committed to You

At Star One, you're not an account number. You're a member/owner of the credit union, and we're committed to a lifelong relationship. So remember, no matter where you go, you can take Star One with you.

# FREE Workshops Sponsored by Star One

## Presented by BALANCE<sup>SM</sup>

These valuable educational workshops can help you get ready to buy your first home or manage your credit. Each seminar is presented twice, so you can choose the date and location that work better for you. The workshops are free, but registration is required. **Please call (408) 543-5127 and leave your name, daytime phone number and session (location and date) you would like to attend.**

### Tips for the First-Time Homebuyer

Preparation for homeownership begins long before the purchase actually takes place. This workshop covers pre-purchase issues such as budgeting, determining how much house is affordable, saving for down payment and other costs, credit reports and debt-to-income ratios, as well as the mortgage lending process.

#### Wednesday, May 13

*Time:*  
5:30 – 7 p.m.

*Location:*  
Administration Office  
1306 Bordeaux Drive,  
Sunnyvale, CA 94089

*Register by:*  
May 12

#### Thursday, May 14

*Time:*  
6 – 7:30 p.m.

*Location:*  
Blossom Hill Branch  
1090 Blossom Hill Road,  
San Jose, CA 95123

*Register by:*  
May 13

### Solving the Mystery of Your Credit Report

In this workshop, you'll learn about credit bureaus, credit scoring and the Fair Credit Reporting Act, as well as specific guidance on disputing inaccuracies in your credit report, improving your credit score, and dealing with identity theft and fraud.

#### Wednesday, June 24

*Time:*  
5:30 – 7 p.m.

*Location:*  
Administration Office  
1306 Bordeaux Drive,  
Sunnyvale, CA 94089

*Register by:*  
June 23

#### Thursday, June 25

*Time:*  
6 – 7:30 p.m.

*Location:*  
Blossom Hill Branch  
1090 Blossom Hill Road,  
San Jose, CA 95123

*Register by:*  
June 24

## Use Your Home Equity for Spring Remodeling

# Take Advantage of Today's Great Low Rates!

Do you need more space for a growing family? Or perhaps your outdated kitchen is so inefficient that you've found yourself eating out every night. Buying your dream house with more bedrooms and a gourmet kitchen might solve your problems – or you could stay out of the housing market altogether and remodel instead.

Now is a great time to take advantage of historically low rates on home equity loans and lines of credit. Compare and you'll find that Star One offers some of the lowest rates available.

### Benefits of Remodeling

Remodeling can be a good way to get the space you need without the hassle of selling your home. If you enjoy the location of your home, it's an even bigger incentive to stay put and turn the house you already own into the house of your dreams.

Another bonus to remodeling is that by bringing your home up to date or expanding the square footage, you may be able to recoup some of the costs if you do decide to sell.

### Tap Your Home's Equity

Get more mileage out of the place you already call home by using your home's equity to secure a loan for spring remodeling. With a home equity loan, you receive a lump sum that is repaid over a set term with a fixed annual percentage rate. With a home equity line of credit, the funds



you are approved for can be accessed as you need them, simply by transferring funds to your Star One Checking account.

Star One home equity lines of credit have a variable annual percentage rate, and the minimum monthly payment is based on the current interest rate and a set term for repayment. Plus, for many

taxpayers, the interest you pay on a home equity loan or line of credit is tax-deductible. (Consult your tax advisor for more information about your specific situation.)

Call us at **(408) 543-5202** or **(866) 543-5202** or visit our Web site at [www.starone.org](http://www.starone.org) to apply online.

Rates and terms apply to California owner-occupied residences. You must provide adequate insurance and a clear title to the property so that the Star One Home Equity Loan or Line will appear in second position. The maximum Star One real estate loan(s) to any member is limited to \$2 million (cumulative total). The amount of the loan or credit line and the amount of the first trust deed may not exceed 80% of the market value of the home up to \$800,000. For loans exceeding \$500,000 or lines exceeding \$250,000, closing and appraisal fees may apply in the range of \$800 to \$1,200. Star One Home Equity Loan is a fixed-rate product. Maximum loan term is 180 months (15 years). Star One charges no loan-related fees on loans up to \$500,000. Star One Home Equity Line is a variable-rate product. Maximum term of the credit line is 25 years, which includes a 10-year draw period and a 15-year repayment period. There will be an early closure fee of \$250 for Home Equity Lines closed within first 2 years of origination. Other terms and conditions may apply, call for details. Fees, rates, costs are subject to change. All loans subject to credit qualifications.

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.



## Star One Pre-Owned Car Sale – May 16 and 17



Whether you're looking for a compact, high-mileage model; a roomier vehicle for a growing family; or an SUV to hit the road, find it at the Star One Car Sale.

**When:** Saturday, May 16, 9 a.m. – 5 p.m.,  
and Sunday, May 17, 10 a.m. – 4 p.m.

**Where:** Administration Office  
1306 Bordeaux Drive, Sunnyvale, CA 94089

To apply for a preapproved loan, visit [www.starone.org](http://www.starone.org) or call **(408) 543-5202** or **(866) 543-5202**. Then visit our car sale and drive away with the car of your dreams!

**Branch Hours:** Mon., Tues. & Thur. 9 a.m. – 5 p.m. Wed. 10 a.m. – 5 p.m. Fri. 9 a.m. – 6 p.m.

**Sunnyvale, CA**  
Enterprise Branch  
1080 Enterprise  
Way, #150

Enterprise Way & 11th Ave.

**Cupertino, CA**  
De Anza Branch  
10991 N. De Anza Blvd.  
De Anza Blvd. & Homestead Rd.

**San Jose, CA**  
Blossom Hill Branch  
1090 Blossom Hill Rd.  
Blossom Hill Rd. & Almaden Expwy.

**Palo Alto, CA**  
El Camino Branch  
3903 El Camino Real  
El Camino Real & Ventura Ave.

**Member Phone Service**  
(408) 543-5202 or  
(866) 543-5202 toll-free  
Fax: (408) 543-5203  
Star One Representatives are  
available 7 a.m. – 11 p.m.  
Mon. – Fri., and 10 a.m. – 6 p.m.  
on weekends and most holidays.  
For your convenience, we use a  
Shared Branch call center to handle  
after-hours calls. They can assist  
you with general questions and  
basic transactions.

**Mailing Address**  
P.O. Box 3643  
Sunnyvale, CA 94088

**E-mail**  
service@starone.org

**Web Site**  
www.starone.org

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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



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

## New Look, New Service Online at **Starone.org**



Check out the fresh, new look of our redesigned Web Site and Online Banking feature – now more attractive and easier to use. Plus, we added a great new online service. Be sure to take advantage of **ezDeposit**. Log in to Online Banking and deposit your checks – from home or the office – using a standard scanner. Save time and money by skipping trips to the credit union.

Visit [www.starone.org](http://www.starone.org) to learn more about how we can help you manage your money online.

## Holiday Schedule

Star One branches will be closed to observe:

**Memorial Day – May 25, 2009**

**Independence Day – July 3, 2009**

See above for Member Phone Service hours.

The Credit Union's Denial of Services Policy provides that a member may be denied Credit Union services for engaging in threatening or abusive conduct, engaging in unlawful activities or failing to comply with Credit Union policies and agreements, as well as causing a real or potential loss. A copy of the policy is available at each branch location or through the mail by calling Member Phone Service.

## Older Americans Are Frequent Fraud Targets

According to the National Consumers League's National Fraud Information Center, Americans age 60 and older account for nearly one-third of all telemarketing fraud victims.

Older individuals are attractive fraud targets because:

- They often have access to savings built up over a lifetime.
- They may be more likely to be polite and trusting toward strangers, and less likely to hang up on or refuse to talk to scammers.
- Some are isolated from family and friends who might provide an insulating layer of protection against fraud.

### Take Steps to Protect Yourself

Your best defense against becoming a victim of fraud is your own wariness.

Remember that fraudulent offers may take many forms. You can help keep scam artists at bay with these tips:

- Take your time considering an offer; don't allow yourself to be pressured into making a fast decision.
- Request written information to study at your leisure.
- Don't make any investment or purchase you don't fully understand. Be especially cautious if you are promised a guaranteed, high return.
- Ask your financial advisor, attorney or someone else you trust to review information about an investment or major purchase you're considering.
- Keep personal financial information private. Don't give out your Social Security, checking or credit card account numbers over the phone, unless you are absolutely certain

you are dealing with a reputable company and you placed the call.

- Never respond to an unsolicited e-mail requesting personal information (a scam called "phishing"), and do not click on any links or attachments in unsolicited e-mails.
- Beware of "vishing." This is a scam where con artists make hundreds of phone calls through a voiceover Internet phone system, claiming that you need to respond with certain personal information, which is then used to commit identity theft.

### Stay Alert

Star One wants to help you stay informed. To learn more about protecting yourself from scams, visit [www.starone.org](http://www.starone.org) and select "Awareness & Info" from the "Tools" dropdown menu.