



# 2018

## ANNUAL REPORT



# A YEAR IN REVIEW





## *Members are at the heart of how we do business.*

Members are at the heart of how we do business at Star One. Each decision made starts with the question, "How will this improve our members' lives?" With this philosophy, we strive to provide above-and-beyond service and products. In 2018, we focused on giving members a voice to express their opinion on our website about how Star One is meeting this goal.

Annual Report



”

As a long term member - I highly recommend Star One Credit Union. Star One works for the greater good of all members, and has an outstanding reputation for great rates and excellent customer service.

*AK, Huntington Beach, California*

A man with glasses and a beard, wearing a denim shirt, is sitting at a dining table and high-fiving a young girl with blonde hair. They are both smiling. On the table are two glasses of orange juice and a laptop. The background shows a bright window with a view of greenery.

*We return the profits to  
you, as better rates.*



As a member-owned institution, **profits are returned to you in the form of better rates.** From auto loans, to mortgages, to the yield on deposit accounts, members come to Star One for competitive rates that save you money on loans, and earn you more on savings.

”

I've been a member of the credit union for over 40 years. In that time, I've had many car loans, a house loan (with a refi), a credit line and a credit card. They have always beat the banks hands down. The interest rates have been not only competitive, but better most of the time. Whatever my financial need, Star One has had my back. I highly recommend them. Loyalty is important. I've been a good customer and they've been a great financial institution.

*Michael, Elizabeth, Colorado*

Star One Rates

## Individual Member Service.

Star One strives to provide **outstanding personal service** by treating every member as a unique and special individual. Long-term relationships are what help keep Star One strong and our members loyal.



”

I have been a member for over 50 years and have had only positive experiences in all that time. And it is very helpful to have easy, responsive phone help when you need it.

*Bob, Walnut Creek, California*

”

I have been banking with Star One for over 30 years and they are like family. Customer service is their secret weapon. I like doing business with them because I can always count on them to do their best and put their customer first. You feel like you are with a community of people who are looking after your best interests and do it with the utmost respect.

*CJ, Morgan Hill, California*

Member Service





*No matter where  
you go...*

Membership is open to individuals who live, work, or attend school in Santa Clara County, as well as their immediate family.

**Star One membership follows you wherever you go.**

We serve many people living around the world with the same dedication we have for local members.

**”** Star One has been our principal financial institution for 29 years. Checking, Savings, Christmas accounts, mortgages - everything. They are remarkably better than any other financial institution we have used. We lived in the UK for 10 years and Star One was our financial institution the entire time. We have also lived in Colorado and Utah and never needed to change. No plans to change, ever.

*M., Utah*

**”** One of the best banking facilities around as far as interest paid and charged. Always had great service with my IRAs requests and even though I moved over 100 miles away I will continue banking with Star One because there is no better choice.

*Tom, California*

Membership

Welcome home.

Star One helps homeowners – **and those who dream of owning a home – achieve their real estate goals.**

You can always count on our competitive rates and friendly, professional service from our home loan experts.

”

I refinanced my main home and it was by far the easiest experience ever. I never set foot in a branch, they never lost anything I sent over (which seems to happen every time I'm doing something with a home loan) and they were quick to respond when needed.

*Cory, Santa Cruz, California*

”

Since I switched to Star One I've had a couple of modifications that lowered my rate even more. There were some fees related to the modification which were well worth it. I didn't have to go back to year 30 again. I have since moved all my banking to Star One. Overall I've had nothing but great experiences with Star One. Great service from all branches that I've visited. Have referred many friends and family to Star One for loans.

*Jon, Campbell, California*



Home Loans



*More benefits,  
more rewards.*



Star One is intent on **giving more rewards back to you.** Our Rewards Checking makes it easy to earn a higher dividend, regardless of balance. The Visa Signature Rewards Credit Card offers plenty of perks to make you feel like a world-class VIP.

”

Have had this card now for almost one year. I travel frequently overseas and always wanted Global Entry, but balked at paying for a card with annual fee \$450 or higher. Star One delivered. The rewards earned on all spend accumulate in my account. Redemption of cash rewards to Savings account is easy. Yes, Customer Service is not 24 hours for general questions, but I read the fine print and follow the rules of using the card. I always submit a travel notification when going overseas. To date, my overseas transactions have never been declined. I also signed up for free Visa Alerts, so I get an alert directly from Visa every time I use the card, including when I am overseas...I love this card and I love Star One!

*MC, Fremont, California*

Star One Rewards





## Convenience and security.

Banking should work **around your lifestyle** to give you convenience and security. However and whenever you need to manage your Star One accounts, we've got you covered.

**”** For more than 25 years I was at a local bank and it was “just ok”. Never felt like there was ever any effort applied to improve their business with and for their customers. At Star One, I feel and see those efforts. We all know the stress & confusion that comes with home loan documentation... The Star One financing team was awesome! My biggest stress on this was getting to the document signing appointment on time so they changed its location closer to my work...

Even their Call Center is awesome... so informative, helpful and friendly. Absolutely LOVE the online banking, it's extremely easy to use and I don't think reviewing your accounts could be any easier. THANKS for all you do for your customers, Star One!

*I., San Jose, California*

Easy Access

# REPORTS







**The Board is pleased to report another successful year at Star One. With a renewed focus on the members, Star One remains steadfast in our commitment to improving each member's life by delivering valuable financial services.**

Other banks and financial institutions maximize profits only for the Board and shareholders. Star One gives profits back to members in the form of higher returns, lower loan rates, nominal or no fees, and innovative technologies to make "banking" more convenient and secure for everyone. Star One's Board of Directors are unpaid volunteers who willingly devote their time and experience to serving the membership. With Star One staff, we use decades of experience

and sound strategies and policies  
– not trend-driven decision-making  
– to steer the Credit Union. This approach has ensured Star One's financial stability for over 60 years.

Giving more to members also means providing exceptional and individualized member service. To measure how we are doing, Star One routinely checks in with members through transaction surveys, and through the Member Advisory Group where local members share honest feedback with Star One Managers about their experiences and offer suggestions. This not only opens genuine communications with members, but it provides valuable input that helps us improve Star One.

To help members build and maintain lasting wealth, Star One offers the



**Doug Flowe**  
*Chair*

## Board Report



# Board Report *continued*

interactive online EverFi financial education modules which enhance their financial knowledge. Members of all ages can access these lessons at no cost. Elderly financial exploitation is a fast-growing form of senior abuse. This year, we added a new set of Elder Financial Abuse Prevention modules from EverFi and we ran an outreach campaign to help raise awareness to this important topic. As in years past, Star One hosted multiple live and online educational workshops to further equip members with critical tools. The workshops revolved around understanding credit reports, retirement and legacy planning, preparing and paying for college, building a budget, buying a home or auto, safeguarding against ID theft, and much more.

Star One feels strongly about being a good corporate citizen in our community. In 2018, the Board approved an increase in the budget for community contributions from \$300,000 to \$500,000. In total, Star One donated nearly \$520,000 to local organizations who provide resources and assistance to individuals and families around Santa Clara County. Star One employees gave over \$15,700 in financial and in-kind donations and numerous hours of personal time to these organizations which help veterans, families, children, the homeless, those facing physical or medical challenges, local animal shelters, and the environment. These organizations include Second Harvest Food Bank, the American Heart Association, Meals

on Wheels, Nike Animal Rescue Foundation, Morgan Autism Center, Organs 'R' Us, Assistance League, American Diabetes Association, Family Giving Tree, Prostate Cancer Awareness, Cake4Kids, and HomeFirst, to name only a few.

On behalf of the Board, we are excited to welcome another year of working together for the benefit of Star One's loyal membership, and for the community around us.

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## President's Report

**No business exists in a vacuum; there's an impact with every move an organization makes. With this knowledge, we base every business decision on the impact to you, the membership. So this year we increased efforts to capture member input on the products and services we offer. Our members gave us open and honest feedback which in turn helps us to carry out our mission of improving each member's life by delivering valuable financial services.**

Many new members were attracted to the competitive rates on our loans. We granted over \$407 million in consumer loans, including auto loans, and \$560 million in real estate loans, and charge-offs still remain low at .01%.

Savings and checking grew to \$6.84 billion. Members opened 8,169 new memberships making Star One part of their wealth-building strategy. Yet, our fees and loan rates remain lower than many of our peers.

The Credit Union National Association (CUNA) awarded Star One the Member Benefits Top Performance Award for the fifth consecutive year. According to their analysis, Star One's annual benefits per household as compared to an average bank increased to \$2,492 for the 12 months ending September 30, 2018 – a record figure for Star One and CUNA. Total benefits delivered to all of Star One's members were \$122,105,102. Since these benefits are calculated as averages, loyal members who use Star One extensively often receive total financial benefits that are much greater.



**Gary Rodrigues**  
*President & CEO*

# President's Report *continued*

Star One recognizes the many challenges members face when buying a home in the Bay Area. To help first-time home buyers, Star One offered special low down-payment options, reduced Private Mortgage Insurance (PMI) premiums, and delivered flexible loan terms, fast closings and appraisal-fee refunds of up to \$500. In 2018, we also raised the maximum real estate loan amount to \$5,000,000 to ensure we're able to serve more of our members' loan needs.

October was Cybersecurity Awareness Month, and it brought to light an increasingly vulnerable population. To help combat financial fraudsters who target the elderly, Star One provided information to members highlighting typical scams and directing them to resources to learn more. One member took the

time to tell us how she appreciated this effort saying, "Believe me – it was so comforting to know all the resources you pointed out to us and that 'You Cared.'" Receiving feedback like this validates our efforts and lets us know what is important to our members.

**” All of our products and services are designed to give members more value, rewards, convenience, and security.**

All of our products and services are designed to give members more value, rewards, convenience, and security. For instance, Star One has a Student Loan Refinance Program to help students and families potentially save money by consolidating private and federal student loans. We partner with Affinity Trusts to provide members

free estate planning consultations and discounted professional estate planning services.

Star One's Visa Signature Rewards Credit Card gives members 1.50% back. This account helps members qualify for Rewards Checking, which earns the same return as our Money Market Savings Account, and gives up to a \$20 refund in monthly ATM surcharges, a box of free checks and other valuable benefits. The Interactive Teller Machine at the Big Basin Branch has a phone and monitor that allows members to make transactions with remote Star One employees during extended service times. And, with the online "Wait Smarter" feature, members can use any PC or mobile device to check wait times, or sign up in advance to meet with a Member Service Representative.

To help members searching for a pre-owned vehicle, we rolled out the Enterprise Referral Program. Through this partnership with Enterprise, members can know they're getting a great deal and a quality vehicle without the hassle of haggling.

Our members require secure convenient money-management tools, so we're constantly improving our Online and Mobile Banking channels, including various methods for moving money and a funds-transfer option using the newest industry-standards.

As we continue to listen to what members are saying, we look forward to taking every opportunity in 2019 to make your experience with Star One more rewarding in every way possible.



## Treasurer's Report

**Star One achieved another strong year financially. The Return on Assets for 2018 was 0.68%. Our Net Worth ratio remains strong at 12.11%. Our federal regulator considers a credit union with a ratio of 7.00% or higher to be well capitalized.**

Although Star One's total assets decreased during the year, assets excluding borrowed funds grew 4.55% from \$7.54 billion in 2017 to \$7.88 in 2018. Borrowed funds decreased \$754 million to \$685 million in 2018. Star One does not borrow funds to leverage more earnings, but rather to mitigate the interest rate risk associated with long-term fixed-rate member mortgages held in our portfolio. Membership increased 4.23% to 106,054. A record 8,169 new

members joined Star One during 2018 compared to 7,726 in 2017. This was the highest membership growth in our history. More than 58% joined from our community charter, another 37% joined through family members, while 5% joined through member companies. Over the past few years we have seen very strong growth in new members coming from Santa Clara County.

Deposits grew \$274 million, up 4.18% from \$6.56 billion in 2017 to \$6.84 billion in 2018. Checking increased 5.9% to \$414 million. Money Market Savings Accounts grew 4.05% to \$5.77 billion. Certificates of Deposit grew 11.2% to \$282 million. Star One continues to pay higher deposit rates than most other financial institutions and does so without the "gimmick" products many other institutions offer.



**Scott Dunlap**  
*Treasurer*



## Treasurer's Report *continued*

Loans grew 2.57%, to \$3.96 billion. Auto loans increased the most, up 27% or \$59 million. Consumer loan growth was strong at 16.68%. Consumer loan delinquency remained low at 0.28% in 2018. Many new and existing members took advantage of Star One's lower real estate loan rates and increasing home prices. Total first real estate loans increased 0.75%, up \$23 million for the year. Our loan portfolio continues to perform much better than other credit unions and banks both locally and nationally with a net charge-off to average loans ratio of .02%. Our investment portfolio provides strong returns while maintaining safety and security. Star One does not invest in subprime debt.

Star One continues to thrive and provide valuable financial services to our members throughout California and the nation. Our loyal membership and their extensive use of products, services and automated delivery channels provide the resources for Star One to be one of the most successful credit unions in the nation.

”

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# Supervisory Committee Report

**The Supervisory Committee’s primary responsibility is to assure that Star One has effective internal operating controls and that the Board of Directors’ plans, policies and procedures are being properly administered by management. The 2018 internal audit programs consisted of an extensive evaluation of internal procedures and policies as well as the hiring of outside audit firms to provide third-party evaluations of selected Star One business practices.**

Internal controls are in place to ensure the Credit Union’s assets are protected and to verify the accuracy and reliability of Star One’s accounting data. They also promote operating efficiencies, provide safeguards against fraud, and

ensure compliance with prescribed managerial policies, established procedures, and applicable regulatory requirements. During 2018, the Supervisory Committee directed a comprehensive ‘risk-based’ audit program. Specific audit techniques and methods were applied to operating processes selected for their risks across all of the Credit Union’s products and services. The Supervisory Committee contracted with specialized external firms to perform independent reviews.

Based on the reports from ongoing internal audit programs and the audits performed during the year by third-party firms, the Supervisory Committee reports that Star One is operating in a sound manner. Moreover, the Credit Union’s internal controls are effectively

maintained to reasonably ensure that the Board of Directors’ plans, policies, and procedures are being properly administered, and that the financial results are fairly and accurately represented in communications to the members.



**Christina Goeas**  
*Chair*

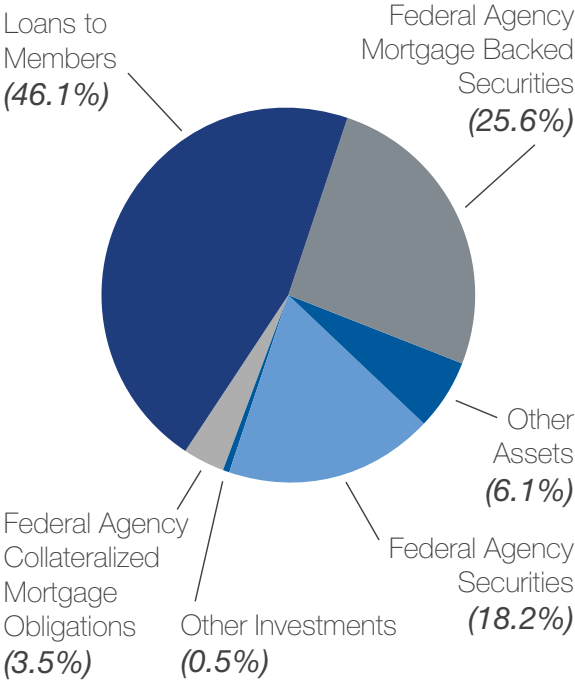


# FINANCIAL STATEMENT

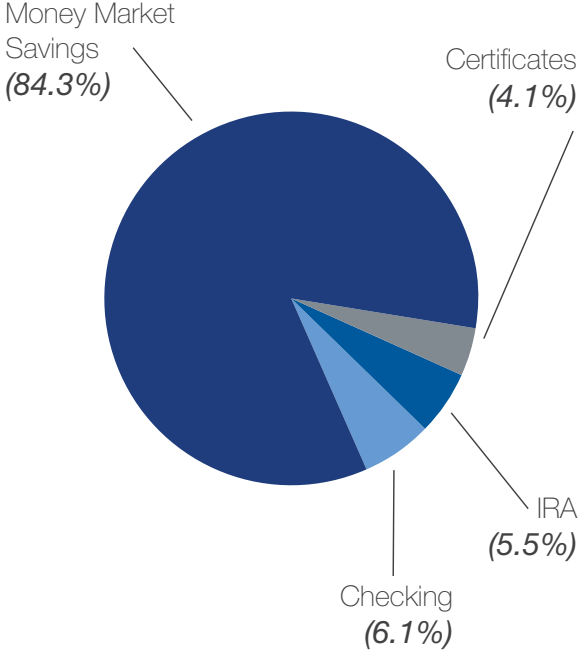


# FINANCIAL INFORMATION

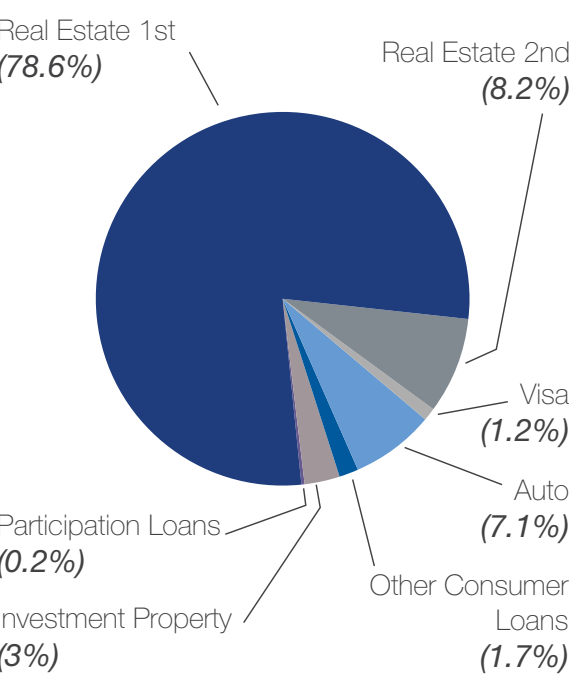
## ASSETS



## SAVINGS



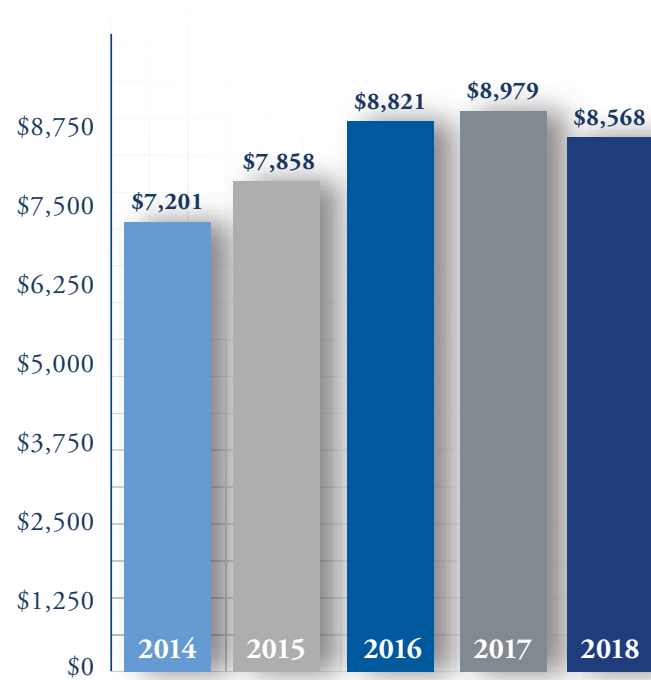
## LOANS



# FINANCIAL HIGHLIGHTS

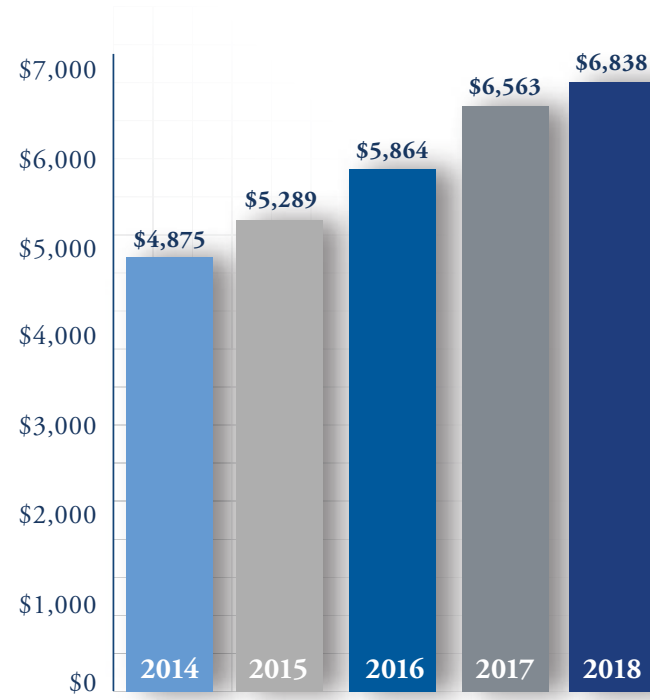
## TOTAL ASSETS

IN MILLIONS



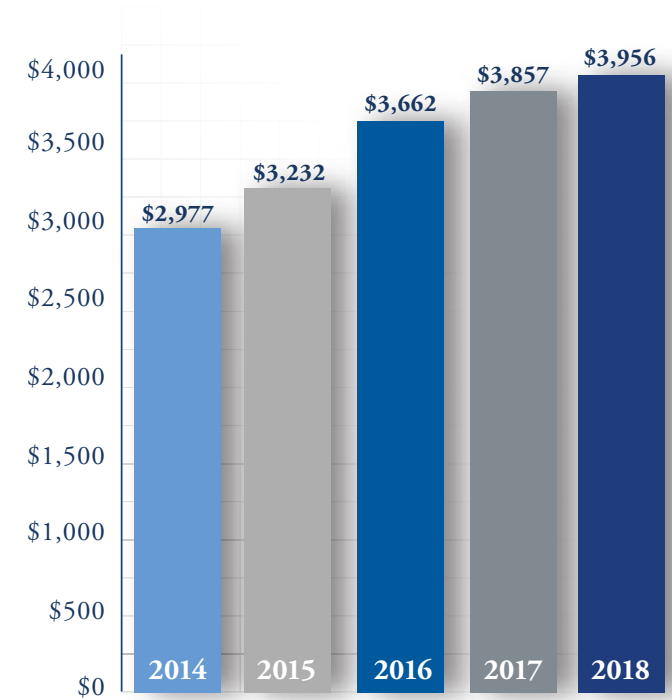
## TOTAL SAVINGS

IN MILLIONS



## TOTAL LOANS

IN MILLIONS





# COMPARATIVE FINANCIAL RESULTS

## Year End Summary IN THOUSANDS

	2018	2017	% Change
Total Assets	<b>\$8,568,191</b>	\$8,978,909	-4.6%
Member Savings and Certificate Accounts	<b>\$6,837,566</b>	\$6,563,401	4.2%
Loans to Members	<b>\$3,956,119</b>	\$3,857,007	2.6%
Delinquent Loans	<b>\$2,542</b>	\$2,163	17.5%
Member Equity	<b>\$990,971</b>	\$927,713	6.8%
Cash and Investments	<b>\$4,403,993</b>	\$4,942,297	-10.9%
Dividends Paid to Members	<b>\$97,069</b>	\$65,435	48.3%

## Statement of Financial Condition IN THOUSANDS

### Assets

	2018	2017
Cash and Investments	<b>\$4,403,993</b>	\$4,942,297
Loans to Members	<b>\$3,956,119</b>	\$3,857,007
Less: Allowance for Loan Losses	<b>(\$4,766)</b>	(\$4,537)
Land, Building & Equipment	<b>\$14,232</b>	\$14,971
Accrued Interest Receivable	<b>\$26,559</b>	\$21,874
Deposit-Share Insurance Fund	<b>\$54,582</b>	\$51,886
All Other Assets	<b>\$117,472</b>	\$95,411
<b>Total Assets</b>	<b>\$8,568,191</b>	<b>\$8,978,909</b>

### Liabilities & Member Equity

	2018	2017
Member Savings & Certificate Accounts	<b>\$6,837,566</b>	\$6,653,401
Accounts Payable	<b>\$8,025</b>	\$6,293
Borrowed Funds	<b>\$684,900</b>	\$1,438,900
Regular Reserves	<b>\$56,851</b>	\$56,851
Undivided Earnings	<b>\$980,448</b>	\$920,936
Unrealized Gain (Loss) on Investments	<b>(\$63,479)</b>	(\$47,620)
OCI Derivative Market Gain/(Loss)	<b>\$31,372</b>	\$17,760
Accumulated Other Comprehensive Income	<b>(\$14,221)</b>	(\$20,214)
Accrued Liabilities	<b>\$46,729</b>	\$42,602
<b>Total Liabilities &amp; Member Equity</b>	<b>\$8,568,191</b>	<b>\$8,978,909</b>

COMPARATIVE  
FINANCIAL  
RESULTS

Statement of Operations

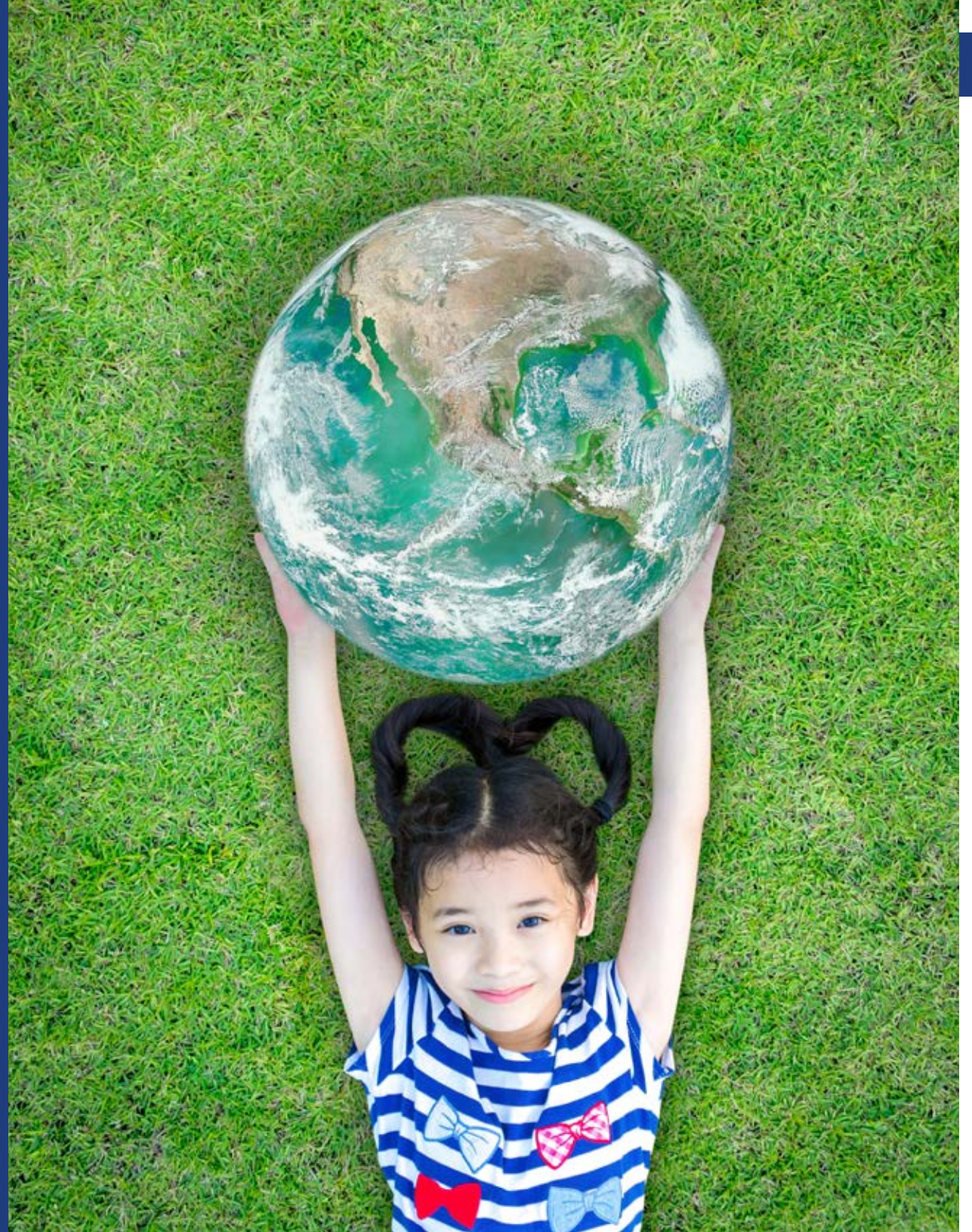
IN THOUSANDS

Income	2018	2017
Interest on Loans	\$142,053	\$128,902
Investment Income	\$87,207	\$80,350
Other Operating Income	\$12,037	\$7,949
<b>Total Income</b>	<b>\$241,297</b>	<b>\$217,201</b>
Operating Expenses	2018	2017
Employee Compensation	\$32,118	\$32,486
Retirement Plan Valuation	\$686	\$1,265
Office Occupancy	\$2,820	\$2,469
Office Operations	\$7,937	\$7,775
Loan Servicing	\$5,859	\$5,382
Professional & Outside Services	\$4,519	\$3,196
Provision for Loan Losses	\$1,059	\$1,083
Operating Fee	\$535	\$502
Other Operating Expenses	\$5,138	\$4,299
<b>Total Operating Expenses</b>	<b>\$60,671</b>	<b>\$58,457</b>
<b>Income from Operations</b>	<b>\$180,626</b>	<b>\$158,744</b>
Non-Operating Income (Expense)	\$320	\$52
<b>Net Income Before Distribution</b>	<b>\$180,946</b>	<b>\$158,796</b>
Dividends	\$97,069	\$65,435
Interest on Borrowed Money	\$24,365	\$34,496
<b>Added to Reserves &amp; Undivided Earnings</b>	<b>\$59,512</b>	<b>\$58,865</b>

continued



# COMMUNITY IMPACT







*Improving the lives of  
our community*



The Star One family is **devoted to the community** we serve and strives to be a strong corporate citizen and good neighbor. We work with various organizations in Santa Clara County to support their worthy causes through direct financial donations, in-kind contributions, and by sharing time in volunteer activities.

”

Thank you for supporting Sunday Friends and providing funding for program activities.

My family and I spent every Sunday happy and enjoyed doing different activities during the program.

*Susana, California*

Improving Lives

# 2018 Benefactors



Acknowledge Alliance ■ ALS Association - Golden West Chapter ■ Alzheimer's Association ■ American Cancer Society, Inc. ■ American Diabetes Association, Inc ■ American Heart Association ■ Animal Assisted Happiness ■ Assistance League of San Jose ■ Avenidas ■ Bay Area Cancer Connections ■ Bill Wilson Center ■ Blossom Birth Services ■ Books for Treats ■ Breathe California of the Bay Area ■ Cake4Kids ■ Cancer CAREpoint ■ Canine Companions for Independence, Inc ■ Child Advocates of Silicon Valley ■ Citizen Schools ■ Computer History Museum ■ Crohn's and Colitis Foundation ■ Cystic Fibrosis Research, Inc. ■ Employment & Community Options ■ Family Giving Tree ■ Family Supportive Housing ■ Fresh Lifelines for Youth ■ Friends of Stevens Creek Trail ■ Happy Hollow Park

## 2018 Benefactors

& Zoo ■ HealthTrust - Meals on Wheels ■ HomeFirst ■  
Humane Society Silicon Valley ■ Jacob's Heart Children's  
Cancer Support Services ■ Leadership Sunnyvale ■ Live  
Oak Adult Day Care Services ■ Lucile Packard Foundation  
for Children's Health ■ Lupus Foundation of Northern  
California ■ Martha's Kitchen ■ Marine Toys for Tots  
Foundation ■ Morgan Autism Center ■ National Alliance on  
Mental Illness ■ National Psoriasis Foundation ■ NephCure  
Kidney International, Inc. ■ Nike Animal Rescue Foundation  
■ Operation: Care and Comfort ■ Organs 'R' Us ■ Palo  
Alto Friends Nursery School ■ Pancreatic Cancer Action  
Network, Inc. ■ President and the Board of Trustees of



**2018** Benefactors *continued*



# 2018 Benefactors



Santa Clara College - LEAD Scholars Program  
■ Prostate Cancer Awareness - Stanford University  
■ Sacred Heart Community Service  
■ San Andreas Regional Center ■ San Jose Day Nursery  
■ Saratoga Adult Day Care Center ■ Second Harvest Food Bank of Santa Clara and San Mateo Counties  
■ Silicon Valley FACES ■ Special Olympics Northern California  
■ Stevens Creek Trailblazer Race ■ Stroke Awareness Foundation  
■ Sunday Friends  
■ Sunnyvale Community Services ■ The National Credit Union Foundation  
■ The Tech Museum of Innovation ■ VMC Foundation  
■ West Valley Community Services

**2018** Benefactors *continued*

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On behalf of Lucile Packard Foundation for Children's Health, it is my pleasure to thank you for Star One Credit Union's recent gift [...]. I am proud to note that this generous gift marks our 10<sup>th</sup> year of philanthropic partnership with Star One Credit Union. Thanks to generosity like yours, Packard Children's is able to provide the best pediatric and obstetric care possible.

Three crucial areas will benefit from your gift. First, *care for all* allows the hospital to treat any child or expectant mother in the community, no matter their ability to pay. Second, *cutting-edge research* enables faculty and staff [...] to pursue groundbreaking discoveries in pediatric medicine. Finally, *support services* provide important resources and activities that help families navigate through such a troubling time.

**Brian Perronne**

*Chief Operating Officer  
and Senior Vice President, Development*



Letters from the  
Community

”

Thank you for the gift you made in support of Happy Hollow Park & Zoo! We could not advance this beloved spot without generous givers like you.

Nourishing Childish Behavior is what we do best. But how and why we do that is where the magic happens. You may enjoy what Happy Hollow offers for you and your family, or what it does for the larger local community in building a strong and vibrant quality of life. Our unique and playful way of connecting visitors with conservation of environment, species and habitat could be what speaks to you. Wherever you are on the Happy Hollow fan spectrum, we appreciate your enthusiasm and your gift of support. On behalf of the entire Happy Hollow Foundation board, we thank you!

**Laurel Blankenship**

*Development Associate  
Happy Hollow Foundation*



”

How can I possibly thank you and your team for your extremely generous support of BACC? This organization is many things – a place of hope; a place to find community; a place to find information and support, no matter where a person is in their cancer journey. Most of all, BACC is all of the incredible people that make it possible for us to exist, and that includes you!

I greatly appreciate your belief in our mission and your great generosity. Your commitment is making hope a reality for cancer patients.

**Rina Bello**

*Executive Director*

*BACC - Bay Area Cancer Connections*



*Letters From The  
Community*

”

[...] As a Palo Alto resident and Northwest region board member of Canine Companions for Independence®, I would like to thank you for your support. Your generosity has made life easier for people with disabilities in your community – in the form of telephones retrieved, wheelchairs tugged, kitchen timer alerts given, and lots of unconditional love. Enclosed you'll find a storybook that tells you about just a few of the graduates whose lives have been changed by a Canine Companions assistance dog.

I am so proud of all that our graduates, volunteers and staff have accomplished with your help.

**Shira Mowlem**

*Northwest Region Board Member*

*Canine Companions for Independence*





# ANNUAL REPORT



# 2018 ANNUAL REPORT

Board  
of Directors

Doug Flowe  
*Chair*

David Daggett  
*First Vice Chair*

Jeff Gaut  
*Second Vice Chair &  
Assistant Treasurer*

Scott Dunlap  
*Treasurer*

Richard Aochi  
*Secretary*

Patricia Humecke  
*Assistant Secretary*

Martin Eng  
*Director*

Triny Lee  
*Director*

Melissa Henck  
*Director*

Gae Adams  
*Emeritus Director*

Bill Lewis  
*Emeritus Director*

Jack McElravey  
*Emeritus Director*

Supervisory  
Committee

Christina Goeas  
*Chair*

Brian Lawler  
*Secretary*

Ponprom (Mel) Flynn  
*Member*

Krishna Marella  
*Member*

Cyrus Tabari  
*Member*

Board/Supervisory  
Committee Associates

Tyler Brock

Madelaine Kolda

Star One  
Management

Gary Rodrigues  
*President  
& CEO*

Margarete Mucker  
*Executive Vice President,  
Operations*

Brian Ross  
*Executive Vice President,  
Finance & Administration*

Kevin Collins  
*Senior Vice President,  
Loan Services*

Lynn Brubaker  
*Vice President,  
Remote Services*

Joe Fagenstrom  
*Vice President,  
Marketing*

Koji Fukumoto  
*Vice President,  
Audit*

Mayra Koury  
*Vice President,  
Deposit Services*

Russ McAlpine  
*Vice President,  
Information Systems*

Sandra Moix  
*Vice President,  
Branch Services*

Safal Panicker  
*Vice President,  
Treasurer*

Regina Rutledge  
*Vice President,  
Human Resources*

Ann Sebastian  
*Vice President,  
Controller*

# Star One Information



[www.starone.org](http://www.starone.org)

## De Anza Branch | Cupertino

10991 N. De Anza Boulevard, Cupertino, CA 95014

## El Camino Branch | Palo Alto

3903 El Camino Real, Palo Alto, CA 94306

## Blossom Hill Branch | San Jose

1090 Blossom Hill Road, San Jose, CA 95123

## Stevens Creek Branch | San Jose

3136 Stevens Creek Boulevard, San Jose, CA 95117

## Big Basin Branch | Saratoga

14411 Big Basin Way, Saratoga, CA 95070

## Enterprise Branch | Sunnyvale

1080 Enterprise Way, Suite 150, Sunnyvale, CA 94089

## Star One Administration Office | Sunnyvale

1306 Bordeaux Drive, Sunnyvale, CA 94089

Phone: (408) 543-5202

Toll-Free: (866) 543-5202

Fax: (408) 543-5203

## Mailing Address

PO Box 3643, Sunnyvale, CA 94088