

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Fall 2017

Plan Ahead for Your Family

Free consultations exclusively for members



At Star One Credit Union, we understand that protecting your family is important, that's why we partner with Affinity Trusts to offer trusts and estate planning.

Having an estate plan is a useful way to share your wishes to loved ones if you become incapacitated or pass away. Whether your estate is large or small, it's crucial to get expert advice on legal, tax and insurance issues.

A trust is an estate-planning tool that helps you avoid a lengthy or costly probate process when property is transferred to heirs. You'll work with an estate-planning professional or attorney outside Star One Credit Union to set up a trust agreement.

When the trust is complete, you can transfer title of your Credit Union assets to be held under the trust.

As a Star One Credit Union member, you have access to free estate-planning consultations and discounted living trusts, prepared by the experienced attorneys at Affinity Trusts.

You can make an appointment with an Affinity Trusts certified estate planner in the following ways:

- Call **(408) 451-9085**
- Email estate.planning@starone.org
- Visit www.starone.org and select the **Checking, Savings & IRAs** tab, then click **Trust Accounts** and fill out a short form.

October is Cybersecurity Month Cyber Security Awareness Live Workshop

- October 5, 5:30-7 pm
- Star One Administration Bldg.



Visit www.starone.org to register.

Coming This Fall Our Brand-New Digital Banking: A Redesigned Online Banking Experience!

With the new interface, you'll be able to use digital banking on any smartphone, tablet or desktop computer with ease. Additionally, a brand new Bill Pay Service will connect to both Online Banking and our Mobile App channels. Follow the updates at www.starone.org.



Star One Credit Union Scholarship Program

Six \$2,000 Scholarships to Be Awarded in 2018

Star One Credit Union will be accepting applications starting January 2 through March 1, 2018. Recipients will be announced by April 26, 2018.

You're eligible to apply if you:

- Have a cumulative GPA of 3.0 or higher
- Are a high school senior or a full-time college undergraduate*
- Are in good standing with the last educational institution you attended and are not on disciplinary or academic probation

- Are a member of Star One Credit Union
- Are involved in community service and extracurricular activities
- Recipients must be a full-time college** student pursuing an Associate or Bachelor's degree in the Fall of 2018

Look for more details at www.starone.org in December 2017.

* Post-graduate, masters, doctorate, vocational or trade school candidates are not eligible to apply.
** Public and Private Colleges, Community Colleges and Universities located in the United States are eligible to apply.



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Volunteer as a Tax Preparer
Congratulations, Jack!

Second Harvest Food Bank Drive

Our Holiday Food Drive supporting Second Harvest Food Bank of Santa Clara County begins in early November. The need for food is great, so please drop off a food donation next time you are at a Star One Branch. Food barrels will be located at all Star One branches from November 6 through December 15, 2017.

Family Giving Tree Holiday Wish Drive

Family Giving Tree works with more than 323 Bay Area social service agencies that supply them with the names and wishes of children they serve year-round. A wish card is printed for each child, detailing their age, gender, first name and his or her wish for a holiday gift. Last year, people like you granted wishes for more than 76,000 children.

Each Star One Branch will be supplied with Holiday Wish Cards starting November 8. Just pick up a card, purchase a gift and return it to any Star One Branch no later than December 1. *Please note:* All gifts should be delivered unwrapped with the original Holiday Wish Card attached.

Congratulations, Jack!

Jack, age 12, is Star One's Young Minds at Work promotion winner of a new iPod touch.[®] Jack opened his Star One account at our Enterprise Way Branch.



Same-day ACH Means Quicker Transactions

Some of your payments and transactions between financial institutions may take place more quickly than before, thanks to new Automated Clearing House (ACH) capabilities that go into effect on September 15.

For example, some checks that you issue might be converted into electronic ACH debits by the recipient, with the funds withdrawn from your account the same day. In another example, an electronic deposit to one of your accounts that used to take a day might be available on the same day.

The enhanced ACH capabilities also allow payment services to offer more options for same-day payments.



Volunteer as a Tax Preparer

The Volunteer Income Tax Assistance (VITA), sponsored by United Way Silicon Valley, is a national program created by the IRS to assist low-income individuals or families with their taxes at designated sites.

You can help your community and volunteer as a tax preparer, financial counselor or other important roles at one of the sites. Volunteers need to complete free training to receive IRS certification before tax season begins. All volunteers will be asked to commit some time during the tax season from January through mid-April, and assigned a location within their community.

If you'd like to get involved or to learn more about the VITA program, contact the United Way Silicon Valley at **(408) 634-4352** or email **TaxVolunteer@uwba.org** to sign up. If you're outside the Bay Area, visit the IRS website at **www.irs.gov** and search for "VITA volunteer."

Holiday Schedule

Star One branches will be closed to observe:

- Columbus Day** – Oct. 9 (Monday)
- Veterans Day** – Nov. 11 (Saturday)
- Thanksgiving Day** – Nov. 23 (Thursday)
- Thanksgiving Holiday** – Nov. 24 (Friday)
- Christmas Day** – Dec. 25 (Monday)
- New Year's Day** – Jan. 1 (Monday)

Star One Phone Representatives

(408) 543-5202 or
(866) 543-5202 toll free
Fax: (408) 543-5203

Star One Phone Representatives are available Mon. – Fri., 7 a.m. – 7 p.m. and on weekends and most holidays from 9 a.m. – 5 p.m. 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.

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.

Sat. 9 a.m. – 4 p.m. Big Basin, Blossom Hill and Stevens Creek Branches

Cupertino

De Anza Branch
10991 N. De Anza Blvd.

Palo Alto

El Camino Branch
3903 El Camino Real

San Jose

Blossom Hill Branch
1090 Blossom Hill Road

San Jose

Stevens Creek Branch
3136 Stevens Creek Blvd.

Saratoga

Big Basin Branch
14411 Big Basin Way

Sunnyvale

Enterprise Branch
1080 Enterprise Way, #150

Website

www.starone.org

Mailing Address

P.O. Box 3643
Sunnyvale, CA 94088

Email

service@starone.org

Your savings are 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.



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

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