

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Fall 2018

Consider a Money Market Savings Account

With interest rates on the rise, have you thought about moving more funds to your Star One Money Market Savings Account? In addition to being a profitable place to park your money, other benefits include:

- Your money is liquid, you have access to funds if you need them.
- You'll earn a higher interest rate than you would with many traditional savings or checking accounts.
- Your money isn't tied up for an extended period of time, like with a certificate account.
- Your money is secure and federally insured by the NCUA up to \$250,000.
- Secure access through Online and Mobile Banking.

Build your savings with Star One, our long track-record of safety and stability means your money is secure and being kept in a good place.

Money Market Savings Account APY Comparison*

Star One	1.75% (\$50 minimum)
National Average	0.18%
Bank of America	0.03%
Chase	0.01%
Wells Fargo	0.03%

* APY = annual percentage yield. Rates obtained on October 1, 2018, from online surveys at www.starone.org, www.bankrate.com, www.bankofamerica.com, www.chase.com and www.wellsfargo.com. Rates are subject to change.

Star One Credit Union Scholarship Program

Ten \$5,000 Scholarships to Be Awarded in 2019

Star One Credit Union will be accepting applications starting January 2 through February 28, 2019. Recipients will be announced in May 2019.

You're eligible to apply if you meet all of the following criteria:

- Are a high school senior or a college freshman, sophomore or junior
- Are enrolled as a full-time college* student pursuing an Associate or Bachelor's degree in the fall of 2019
- Have a cumulative GPA of 3.0 or higher
- Are a member of Star One Credit Union
- Are in good standing with the last educational institution you attended and are not on disciplinary or academic probation
- Are involved in community service and extracurricular activities

Look for more details at www.starone.org in December 2018.

* For the purpose of this policy, "college" is defined as accredited, nonprofit, two- or four-year community colleges, public and private colleges, and universities located in the United States.

October is Cyber Security Month

Cyber Security Awareness Workshop

This workshop will raise member awareness about the importance of personal cyber security while performing various activities on the internet. Members will learn recent cyber fraud trends and events as well as obtain various tools, resources and best security practices to stay safe online.

October 17, 2018, 6:00 pm – 7 pm

- Blossom Hill branch, San Jose, CA
- Call **408-543-5127**, visit www.starone.org, or go to a branch to register

October 20, 2018, 10:00 am – 11:30 am

- Administration building, Sunnyvale, CA
- Call **408-543-5127**, visit www.starone.org, or go to a branch to register



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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."

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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Family Giving Tree Holiday Wish Drive

Family Giving Tree works with more than 500 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, generous people like you granted wishes for more than 80,000 children.

Each Star One Branch will be supplied with Holiday Wish Cards starting November 7. Just pick up a card, purchase a gift and return it to any Star One Branch no later than December 3. *Please note:* All gifts should be delivered unwrapped with the original Holiday Wish Card attached.

Congratulations, Lydia!

Lydia, age 10, is Star One's Young Minds at Work promotion winner. Lydia opened her Star One account at our Blossom Hill Branch.

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 5 through December 14, 2018.

Holiday Schedule

Star One branches will be closed to observe:

Columbus Day – Oct. 8
Veterans Day – Nov. 12
Thanksgiving Day – Nov. 22
Thanksgiving Holiday – Nov. 23
Day before Christmas Day – Dec. 24
Christmas Day – Dec. 25
New Year's Day – Jan. 1

