

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Fall 2019

10 Reasons to Refer Family and Friends to Star One

As a Star One Credit Union member, you have a lot to share with your friends and family. Star One is recognized as a strong and stable credit union. We are committed to providing long-term financial solutions to our members and making a difference in our community. Do you have family members or friends who could benefit?

Share some great reasons to join!

- 1** We are owned by you, our members, not stockholders.
- 2** We return profits to our members in the form of money-saving benefits such as higher interest on savings accounts, lower rates on loans and low or no fees.
- 3** Star One Credit Union is ranked 15th in total assets among more than 5,500 credit unions in the U.S.
- 4** Star One is the largest credit union in Silicon Valley in terms of members, and we provide financial services to more than 108,000 members worldwide.
- 5** Star One is a full-service financial institution – from checking and savings to loans and educational workshops.

6 Star One is ranked a top credit union by CUNA, the Credit Union National Association. We have received the Member Benefits Performance Award six years in a row.

7 *Forbes* listed Star One as a top credit union in their *Best Banks and Credit Unions in Every State* list in 2018.

8 Star One has been recognized by Bauer Financial, Inc. and awarded “Superior,” their highest rating, for over 116 consecutive quarters.

9 Star One is a strong corporate citizen and an active community partner. The employees, Board and Volunteers of Star One work directly and indirectly with many different organizations throughout Santa Clara County to support and provide resources.

10 We’ve been serving members since 1956. We’d love to serve your friends and family. Refer them to Star One today! Plus, you’ll both get a bonus when they join.

Visit starone.org or a branch today to discover more great reasons to become a Star One member.



Join Us in October

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 16, 2019, Wed., 6 p.m. - 7:30 p.m.

Stevens Creek branch
3136 Stevens Creek Blvd., San Jose, CA
Register now by email.

October 19, 2019, Sat., 10 a.m. - 11:30 a.m.

Administration building
1306 Bordeaux Dr., Sunnyvale, CA
Register now by email.

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 consider dropping 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 4 through December 16, 2019.



Visit starone.org to learn more about membership benefits!



On Next Page: Star One Credit Union Scholarship Program
Volunteer as a Tax Preparer

Family Giving Tree Holiday Wish Drive
Holiday Schedule

Star One Credit Union Scholarship Program

Ten \$5,000 Scholarships to Be Awarded in 2020

Star One Credit Union will be accepting applications starting January 2 through February 28, 2020. Recipients will be announced in May 2020.

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 2020
- 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 cannot be on disciplinary or academic probation
- Are involved in community service and extracurricular activities

Look for more details at www.starone.org in December 2019.

* 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.

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."



Family Giving Tree Holiday Wish Drive

Family Giving Tree works with more than 650 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 78,000 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 9. *Please note:* All gifts should be delivered unwrapped with the original Holiday Wish Card attached.



Star One is partnering with Lockheed Martin to support the Marine Toys for Tots Foundation Holiday Drive from November 4 through December 9. We will accept gifts at all of our Branch locations.

Holiday Schedule

Star One branches will be closed to observe:

- Columbus Day** – Oct. 14 (Monday)
- Veterans Day** – Nov. 11 (Monday)
- Thanksgiving Day** – Nov. 28 (Thursday)
- Thanksgiving Holiday** – Nov. 29 (Friday)
- Day before Christmas Day** – Dec. 24 (Tuesday)
- Christmas Day** – Dec. 25 (Wednesday)
- New Year's Day** – Jan. 1 (Wednesday)

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.

The articles and information in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual or company. Although intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Websites not belonging to this organization are provided for information only. No endorsement is implied. Images may be from ©iStock and/or ©Fotolia.

©2019 Star One Credit Union.