

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | October 2022

## Make the Most of Homeownership

### *Introducing the 20-Year Fixed-Rate Home Equity Loan*

With the equity you've built up in your home over the years, you could be sitting on a lot of money! So, whether you're looking to remodel your home, take a well-deserved vacation or simply consolidate high-rate debt, a Home Equity Loan from Star One can help. Now repayable over 20 years, a Home Equity Loan from Star One will allow you to make the most of homeownership.

A Home Equity Loan is given as a lump sum and can be used for essentially anything. Over the course of your loan, you'll pay back the amount at a fixed rate. With a fixed-rate loan, you know how much you're paying every month without having to worry about a rising interest rate!

### **Star One Home Equity Loans Include:**

- NO closing costs
- Maximum loan amount up to \$750,000
- Maximum term up to 20 years
- And more!

Visit a branch, call **408.543.5202** or visit [www.starone.org](http://www.starone.org) to learn more!

\*The 6.125% annual percentage rate is current as of 9/20/2022, and is subject to change. Please check Star One website for current rate. Rate and terms apply to California owner-occupied residences. For a 20-year fixed-rate home-equity loan of \$250,000 at the current rate of 6.125% APR, you would make 240 payments at \$1809.15. The amount of the equity loan and the amount of the first-trust deed may not exceed 80% of the market value of the home up to \$2,000,000. You must provide adequate insurance and a clean title to the property so that the Star One equity loan will appear in second position.

## Grow Your Holiday Dough With a Star One Money Market

With a Star One Money Market Savings Account, you can watch your dough grow. This high-interest savings account pays **1.00% APY\*** regardless of balance, so the more you save, the more you earn! Our Money Market APY pays a return that is consistently well above the market average, and it is completely liquid without restricted terms.

Plus, Star One Credit Union accounts are federally insured to at least \$250,000 by the National Credit Union Administration, ensuring your money is in good hands.

Thank you for your trust in us. We hope you'll consider taking advantage of the value and stability we provide by moving more deposits to Star One.

\*APY = Annual Percentage Yield. Current as of 09/01/2022 and is subject to change. Minimum deposit of \$50 required to open a membership money market savings account and earn APY. Fees may reduce earnings.

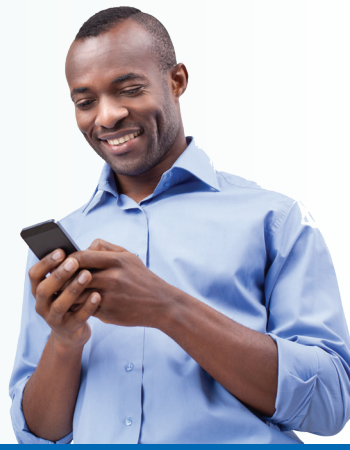


**On Next Page:** Learn About Our Virtual Branch! • Cybersecurity Tips • Holiday Schedule

# Bring Star One to YOU With Our Virtual Branch

## Discover the Convenience of Video and Phone Appointments

Life is busy enough with all of the other errands we have to run. With Star One's Virtual Branch, we'll bring the branch to you! All you need to access our Virtual Branch is an internet connection and a computer or smartphone. Through our Virtual Branch, we can help you with most services – eliminating the need for you to make a trip to a physical branch.



Apply for loans • Open new accounts • Have a financial consultation • *And more!*

Visit our website at [www.starone.org/contact-us/](http://www.starone.org/contact-us/) to schedule a video, phone or in-person appointment today!

## Concerned About Cybersecurity?

### 4 Easy Steps for Staying Secure in 2022

The topic of cybersecurity continues to grow both inside and outside of technology circles. With a rise in digital learning, digital banking and the use of digital devices as a whole comes the need to secure these devices and make sure they are safe from hackers.

It is easy for the everyday individual to become overwhelmed and to feel helpless when it comes to all of the online threats. So, here are a few methods you can utilize to protect yourself from these threats.



#### Watch Out for Phishing

Phishing is when a cybercriminal poses as a legitimate company in the hope of getting someone to engage with malicious content or links. This is one of the most popular tactics amongst cybercriminals today, and about 80% of cybersecurity incidents stem from a phishing attempt. A telltale sign of a phishing attempt can include typos, poor graphics, unfamiliar return email addresses and other suspicious characteristics. If you think you've spotted a phishing attempt, do not engage and do not click on any links.

#### Update Your Passwords and Use a Password Manager

Using a strong password is one of the best ways to boost your cybersecurity. However, very few people use strong passwords. Password cracking is one of the go-to tactics used by cybercriminals to access personal information – so using a strong password can help a lot. Make sure you're also using different passwords for different accounts, because if a cybercriminal does happen to access an account, they can then access other accounts with the same password.

#### Enable Multi-Factor Authentication (MFA)

MFA prompts a user to input secondary verifying information – such as a secure code sent to a mobile device. This drastically reduces the chance of a cybersecurity breach and is actually said to be 99.9% effective. Some applications are even starting to require users to enable MFA in order to use them.

#### Automatic Updates

Making sure your devices are always up to date is essential to preventing cybersecurity attacks. Updates help address any vulnerabilities that have been uncovered as well as provide ongoing maintenance. Instead of having to constantly check for updates, enable automatic updates whenever possible.

Visit our website at [www.starone.org/security](http://www.starone.org/security) to learn more.



## 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. for Big Basin, Blossom Hill and Stevens Creek Branches

## Cupertino

De Anza Branch

10991 N. De Anza Blvd.

## Los Altos

San Antonio Branch

495 S. San Antonio Road

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

## Mailing Address

P.O. Box 3643

Sunnyvale, CA 94088

## Email

[service@starone.org](mailto: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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## Holiday Schedule

Star One branches will be closed to observe:

**Columbus Day** – October 10 (Monday)

**Veterans Day** – November 11 (Friday)

**Thanksgiving Day** – November 24 (Thursday)

**Thanksgiving Holiday** – November 25 (Friday)