

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Spring 2015

Are Your Retirement Savings on the Right Path?

Understanding how your retirement contributions will translate into retirement income is essential to ensure you're saving enough to enjoy the retirement lifestyle you desire. Without knowing where you are and where you plan to go, you may need to settle for wherever you end up, or outlive your retirement savings completely and become dependent on others.

Use Estimates to Guide You

One of the best tools to help you estimate how your monthly investments will translate into retirement income is our Retirement Savings Planner at www.starone.org in our Financial Road of Life Education Center. With our planner, you can enter important factors such as your current and anticipated rate of savings, anticipated retirement age, tax rates and other information to get an accurate look at what income your current savings habits will provide in retirement.

To find out more about how an IRA could help you reach your retirement goals, contact one of our Star One Phone Representatives at (408) 543-5202 or (866) 543-5202.

Help Secure Your Future with an IRA

If you find that your current rate of savings doesn't have you on track to provide the retirement lifestyle you want, remember there's still time to correct course. One of the best ways to save for retirement is with an individual retirement account (IRA).

Star One's unique IRA features:

- Convenient payroll allocations and automated deposits.
- No setup, administration or annual maintenance fees.
- Automatic distributions available.
- 10-business-day grace period and automatic renewal on Certificate Accounts.
- Competitive rates.
- Knowledgeable, qualified staff.
- Monthly statements.

Plus, there may still be time to contribute to an IRA for tax year 2014! The deadline to make a 2014 contribution to a Traditional or Roth IRA is April 15, 2015 (tax day). The annual contribution limit for 2014 and 2015 is \$5,500 for both Traditional and Roth IRAs. Those age 50 and over may make an additional catch-up contribution up to \$1,000 (for a total of \$6,500) to help increase retirement savings. To find out more about how an IRA could help you reach your retirement goals, contact one of our Star One Phone Representatives at **(408) 543-5202 or (866) 543-5202.**

IRAs are separately insured to \$250,000 by the National Credit Union Administration, an agency of the United States Government.



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Young Minds at Work Savings Account Promotion

April 20 – May 31, 2015

Our Young Minds at Work promotion is back! Get \$10 and a piggy bank* when you open a new Minor Membership Savings Account, plus \$10 more when you set up Payroll Deductions/Direct Deposit.** Also be entered to win an iPod Touch® when you open a new Minor Membership Savings Account at Star One from April 20 to May 31, 2015!***

The Major Benefits of a Minor Account

For children under age 18, a Minor Membership Savings Account can be an excellent way to teach the values of investing and saving. With a Minor Membership Savings Account you can:

- Deposit money from birthdays and other gifts.
- Save for college with a Coverdell Education Savings Account (ESA).

* While supplies last, promotional premium may vary.

** The minimum opening deposit is \$50. Account will be credited \$10 upon account opening. Additional \$10 bonus will be credited when we verify Direct Deposit, which may take up to 60 days. This offer is made to new members under the age of 18 only. Offer effective April 20, 2015, through May 31, 2015. Not redeemable for cash. Star One is required to report any cash or non-cash gift to you in excess of \$10. Should you accept this offer, the bonus gift will be reflected on the 1099-INT form sent to you annually, in accordance with the law, by Star One for tax reporting purposes. Bonus applies only to first-time Star One members and is only paid once to each individual.

*** No purchase necessary.

† Coinstar machine available free to members under 18.

- View monthly statements online at www.starone.org.
- Have access to cross-member transfers and automatic payroll deductions.
- Bring in your piggy bank and use our Coinstar machine for FREE at any branch location.†

Stop by any Star One branch location between April 20 and May 31, 2015, or visit www.starone.org, and open a new Minor Membership Savings Account!



A New Way to Pay with Your Star One Visa® Card using Apple Pay™

Your iPhone® 6 or 6 Plus is the new, secure way to pay for purchases with your Star One Visa® credit card or debit card!*

To pay, simply hold your iPhone up to the participating merchant's contactless reader. Place your finger on the Touch ID™. A beep and vibration tell you that your payment has been accepted.

The Ultimate in Privacy and Security

When you use Apple Pay, the merchant does not see your name, credit card number or three-digit card security code. Also, your credit card numbers are not stored by Apple servers. Instead, when you add your card to Passbook, a unique

Device Account Number is assigned, encrypted and stored in a secured chip in the iPhone. The Device Account Number along with a transaction-specific dynamic security code is issued to process your payments, so your card number is never transmitted.

Apple does not save your transaction information, only your latest transactions are kept in Passbook for your convenience.

Want to set up Apple Pay? Visit www.starone.org for easy step-by-step instructions and a list of frequently asked questions.

* The iPad Air 2 and iPad Mini 3 can also use Apple Pay to make payments within select apps (but not at stores).



Stevens Creek Branch Is Now Open on Saturday

The Stevens Creek Branch is open Saturdays from 9 a.m. – 4 p.m. You can apply for a loan, open an account or bring a friend to join Star One.



Free Educational Workshops

Star One wants to help you on your path to financial security, now and in the future. Please join us for any of these free workshops.

Identity Theft Solutions & Social Engineering

Date: April 22, 2015

Time: 5:30 – 7 p.m.

Location: Star One Administration Building

Date: April 23, 2015

Time: 6 – 7:30 p.m.

Location: Stevens Creek Branch

Age Well, Plan Well

Date: April 25, 2015

Time: 11 a.m. – 2 p.m.

Location: Star One Administration Building

Special appearance of Stefania Shaffer, well-known author and educator. First 25 RSVPs who attend the workshop will receive an autographed copy of “9 Realities of Caring for an Elderly Parent.”

Home Buying: Part 1 (First Time Home Buyer)

Date: May 13, 2015

Time: 6 – 8 p.m.

Location: Stevens Creek Branch

Home Buying: Part 2 (Homeowner Looking for Options)

Date: May 14, 2015

Time: 6 – 8 p.m.

Location: Stevens Creek Branch

How to Prepare, Pay and Stay in College

Date: May 20, 2015

Time: 5:30 – 7:30 p.m.

Location: Star One Administration Building

RSVP and attend for a chance to win an iPad

Financial Literacy for Recent Graduates

Date: May 21, 2015

Time: 5:30 – 7:30 p.m.

Location: Star One Administration Building

RSVP and attend for a chance to win an iPad

Drive Away Happy

Date: June 17, 2015

Time: 5:30 – 7 p.m.

Location: Star One Administration Building

Date: June 18, 2015

Time: 6 – 7:30 p.m.

Location: Stevens Creek Branch,

Registration is required: Please call (408) 543-5127 and leave your name, number of guests attending, daytime phone number and location you plan to attend, visit a **Branch** or visit **www.starone.org** to register online. Space is limited. Please RSVP at least one day prior to event. Workshops are free and open to members and non-members. Workshop schedule subject to change, please refer to **www.starone.org** for more information.

Star One Administration Building

1306 Bordeaux Dr., Sunnyvale

Stevens Creek Branch

3136 Stevens Creek Blvd., San Jose

Walk Now For Autism Speaks

Join Star One in walking to help raise funds to support vital research and top-quality programs that are changing the future for those who struggle with autism!

Walk Now For Autism Speaks

Date: Saturday, May 16, 2015

Time: 9 a.m. – 1 p.m.

Location: History Park San Jose

Address: 601 Phelan Avenue, San Jose

FREE to attend walk and open to all!

Parking is \$6–\$10 in city lots. Free parking is located at 1919 Senter Road, San Jose

Please note: NO DOGS are allowed.
Service animals are welcome.



Humane Society Silicon Valley Collection

During the month of April, Star One will be collecting new and used clean blankets and towels, canned cat food, all size “Kong” dog toys, chewy-soft dog treats, peanut butter, canned cheese spread, cat toys, dog sweaters, kitten formula, grooming clippers, hard plastic baby keys, digital thermometers, Wee-Wee Pads and plastic pet carriers. Donation bins will be available at all Star One branches during April. Your donations can help provide comfort to homeless and injured companion animals.



Denial of Services Policy Notice

The Credit Union's Denial of Services Policy provides that a member may be denied Credit Union services for engaging in threatening or abusive conduct, engaging in unlawful activities or failing to comply with Credit Union policies and agreements, as well as causing a real or potential loss. A copy of the policy is available at each branch location, at www.starone.org or through the mail by calling a Star One Phone Representative at **(866) 543-5202**.

Holiday Schedule

Star One branches will be closed to observe:

Memorial Day – May 25 (Monday)

Independence Day – July 4 (Saturday)



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. – 9 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. Stevens Creek Branch Only

Cupertino

De Anza Branch

10991 N. De Anza Blvd.

De Anza Blvd. & Homestead Rd.

Palo Alto

El Camino Branch

3903 El Camino Real

El Camino Real & Ventura Ave.

San Jose

Blossom Hill Branch

1090 Blossom Hill Rd.

Blossom Hill Rd. & Almaden Expwy.

San Jose

Stevens Creek Branch

3136 Stevens Creek Blvd.

Stevens Creek & S. Winchester

Sunnyvale

Enterprise Branch

1080 Enterprise Way, #150

Enterprise Way & 11th Ave.

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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