

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | Spring 2020

## Remote Access Lets You Bank with Star One Anywhere, Anytime

There are many different ways you can bank with Star One from the comfort of home or when you're away from a branch. You can:

- Access your accounts securely with Online Banking and Mobile Banking to check balances, transfer funds between accounts, place a stop payment, order checks, submit a travel notification, view your online statements and tax forms, and more.
- Deposit checks with your smartphone using the Star One Mobile App.
- Pay bills through Bill Pay.
- Access your accounts securely with Touchtone Teller.
- Apply for loans online, 24/7, through our website.
- Withdraw cash at CO-OP and Star One ATMs. Star One will waive any out-of-network ATM fees through April 2020. We have also increased the ATM cash withdrawal limit from \$500 to \$1,000 per day.

Please visit [starone.org](http://starone.org) for more information about our remote access solutions.



**Please visit [starone.org](http://starone.org) for the latest updates regarding COVID-19 and branch services.**

### Your Safety Is Important to Us

The health and safety of all employees and members, and our community, is always a top priority at Star One. As concerns about the spread of the coronavirus (COVID-19) continue, Star One has made important changes that affect branch services, appointments and member and employee safety. Please visit [starone.org](http://starone.org) for the latest updates regarding COVID-19 and branch services.

We are actively monitoring and following information from the Centers for Disease Control and Prevention (CDC), and federal, state and local agencies to help ensure the actions we're taking are in line with the latest CDC recommendations and guidance.

### IRA Contribution Reminder

#### Limits and Deadlines

The IRS has extended the tax filing deadline to July 15, 2020. You also have until July 15, 2020, to contribute to an individual retirement account (IRA) for the 2019 tax season. IRAs receive favorable tax treatment by the IRS if certain deadlines and limitations are met for contributions.\* To learn more about IRAs and their benefits, visit [www.starone.org](http://www.starone.org) or call us at (408) 543-5202 or toll-free at (866) 543-5202.

	2019	2020
IRA contribution limit (if under age 50)	\$6,000**	\$6,000**
IRA contribution limit (if age 50 or older)	\$7,000	\$7,000
Deadline for contributions	July 15, 2020	April 15, 2021

\* Consult your tax advisor regarding tax benefits.

\*\* Or your taxable compensation for the year, whichever is less. Non-wage-earning spouses of wage earners may also contribute to an IRA. This limit is indexed to inflation for future years.

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# Preventing Identity Theft

Thieves are always on the lookout for ways to steal financial information. To help keep your personal information safe, it pays to brush up on common scams and security basics.

## Common Scams

Watch out for the following financial scams:

- **Phishing scams** are usually done by phone or email. The scammer impersonates a company you trust by spoofing their phone number or creating a similar email address. In an ironic twist, they might even impersonate a company's fraud department. Then, within the communication, you're asked to provide a password, PIN or Social Security number to "prove your identity." Do not give any information, open any links or download any attachments provided.
- **Overpayment scams** happen when you try to sell an item online. When the scammer gives you a check, the amount is bigger than the agreed-upon price. They tell you it was a mistake and ask you to deposit the check and wire part of the money back. But once your financial institution discovers the check is fake, you'll lose the entire check amount.

## Security Basics

The following tips can help keep your financial information secure:

- **Do not give your personal information or credentials to anyone.** Star One will never ask you to disclose or verify personal information, including passwords via e-mail or text.
- **Keep tabs on your accounts.** The sooner you can identify unauthorized charges or withdrawals, the easier it may be to recover lost funds and prevent further fraud. Notify Star One right away at **(866) 543-5202** if you see any unauthorized transactions.
- **Report scams.** Telephone scams and counterfeit checks can be reported online at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov) or by calling **(877) 382-4357**. Caller ID spoofing can be reported at [www.consumercomplaints.fcc.gov](http://www.consumercomplaints.fcc.gov) or by calling **(888) 225-5322**. Phishing emails can be forwarded to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov).
- **Freeze your credit.** If you freeze your credit with each of the major credit bureaus, then new credit accounts can't be opened unless you unfreeze your credit first.



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

### Mailing Address

P.O. Box 3643  
Sunnyvale, CA 94088

### Email

[service@starone.org](mailto:service@starone.org)

Visit [www.starone.org/security/](http://www.starone.org/security/) to learn how we keep your accounts secure and find more security tips.



## Enroll Now in Fraud Text Alerts New!

Star One has a new safety service to help protect your Star One credit and debit cards. Fraud Text Alerts allows Star One Credit Union Fraud Prevention Services to contact you by SMS/text to verify suspicious transactions. It's more convenient and quicker than a traditional auto-dialer service. The interactive text messaging allows you to reply 'Yes' or 'No' to validate if a suspicious transaction(s) was authorized by you.

**To enroll your Star One card(s), log in to Online or Mobile Banking to access the 'Card Management' menu option.**

Then, enable the service with the 'Fraud Text Alert' tab/option. Once your card is enabled, a text alert will only be sent to you when a transaction(s) is deemed suspicious and requires further validation. If you do not reply to the text alert within 10 minutes, the automated dialer will contact you.

Learn more about card security at [www.starone.org](http://www.starone.org).

## Holiday Schedule

Star One branches will be closed to observe:

**Memorial Day** – May 25

**Independence Day** – July 4



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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