

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | April 2021

## Stay Connected with Mobile and Online Banking

Star One is here to help you stay connected with the financial services and resources you need to manage your money. With Mobile and Online Banking services, you can securely access your accounts from your mobile device or computer. After signing up for Online Banking and downloading our Mobile Banking App, you can take care of most of your financial tasks from home.

Check out the following digital banking services:

- **Manage your accounts.** Get a full overview of your account and make the changes you need at your convenience. This includes the ability to view your transaction history, change contact information, order replacement cards and more.
- **Transfer funds.** With mobile and online banking, you can easily transfer money between your Star One accounts or to accounts at other financial institutions.
- **Pay bills.** Using our Mobile App or website, you can schedule any of the bills you need to pay through Bill Pay. Whether it's for your energy bill, car lease or department store credit card, you can connect any account you need to your Star One account and pay your bills once or on a recurring basis.

- **Deposit checks.** You don't have to leave home to deposit checks. With the Star One Mobile App, all it takes is a snap of the front and back of a check to make a deposit with your smartphone.
- **Locate branches and ATMs.** We'll keep you updated on any changes in branches or drive-up hours. With our app or website, you can view a map of all Star One locations with full details including hours and addresses.

### We're Here to Help

Manage your money more easily with the Star One Mobile Banking App and website. Please visit [www.starone.org](http://www.starone.org) for more information about our remote access solutions.

## IRA Contribution Reminder

### Limits and Deadlines

You have until May 17, 2021, the 2020 tax-filing deadline date, to contribute to an individual retirement account (IRA) for the current 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**.

	2020	2021
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	May 17, 2021	April 15, 2022

\* 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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# Protecting Yourself from Online Fraud and Phone Scams

At Star One, we work hard to protect our members' finances from fraudulent activity. There are plenty of scammers out there just waiting to take advantage of someone with a trusting nature. Unfortunately, many of these scams are aimed at seniors in particular. Here is a look at some common scams to be on the alert for.

## Be Wary of an Unsolicited Call from a Fraud Department

In this phone call scam, the caller is impersonating a Star One employee to gain your trust with the goal of gaining access to your account. The caller may even try to reassure you that it's OK to share your information. This is never OK. Star One employees will never call you and ask for your Online or Mobile Banking credentials, card security codes (3 digits on the back), PINs or a one-time passcode. This information is not necessary to service you or validate transactions. Please exercise caution to provide any sensitive information unless you initiate the call to a trusted number.


 **Protect yourself:** If you have questions regarding your financial account information, feel free to initiate a call yourself directly to Star One at **(866) 543-5202** and speak with a Call Center Representative.

## Watch Out for Tax Identify Theft

Tax-related scams continue to evolve as criminals impersonate the IRS and try to trick taxpayers into sharing personal information. If you're




expecting a tax refund, you may be tempted to respond to emails and online ads claiming to help you get your refund faster. However, these offers may be an attempt to steal your identity and use your information to run up charges on existing credit cards and apply for new loans.

 **Protect yourself:** With tax season here, be alert to scams targeting your identity and financial information.

Avoid responding to suspicious emails or clicking on any links claiming to help you get a tax refund. If you believe someone used your Social Security number to get a tax refund, visit **IdentityTheft.gov** to report the identity theft and continue to monitor your credit reports.

## Spot a Utility Bill Scam

If you receive an urgent phone call or recorded message from someone claiming to be from your utility service provider, you may wonder if there's a problem with your phone, gas or electric bill. Or, you may receive a robocall with "good news" saying you overpaid your utility bill, with a request for your account information to provide a refund. These unsolicited calls or robocalls are likely impostor scams designed to trick you into sharing sensitive information.

 **Protect yourself:** Don't share your account information with an unsolicited caller; instead, call your utility company directly to ask about the status of your utility payments. Report suspicious activity and scams to the Federal Trade Commission at **ftc.gov/complaint**.

## 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)

## Tools to Prevent Financial Fraud

Star One provides many tools to help prevent financial fraud, such as Online and Mobile Banking to securely monitor your accounts, fraud text alerts, Visa credit cards with chip technology, mobile wallets and more. Contact us by visiting **[www.starone.org](http://www.starone.org)** or calling **(408) 543-5202** or toll-free at **(866) 543-5202** to report fraud or to learn more about protecting your finances.



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:

**Memorial Day – May 31 • Independence Day – July 5**

