

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Summer 2020

Send and Receive Money with Zelle®

Need to pay back a friend who ordered takeout or a co-worker who picked up coffee? Skip the trip to the ATM and easily send money directly with Zelle® in your Star One app. It's a fast and easy way to send and receive money among your circle of friends and family.

Pay and Get Paid

You can access Zelle within your Star One Credit Union mobile banking app. Simply pick a person you want to pay or request money from within your contact list, or enter their email or U.S. mobile number. Here's how it works:

- *When you send money*, the person will receive an email or text notification that you sent them money, and the money will be available within minutes if they're already enrolled with Zelle. If you send money to someone who isn't enrolled with Zelle, they will receive a notification prompting them to enroll. After enrollment, the money will move directly to your recipient's account, typically within minutes.

- *When you request money*, the person will receive a notification asking to send you the requested amount. After the money is sent, you'll be alerted when the money is in your account. NOTE: If your friend isn't yet enrolled with Zelle, you must send a request to their email address.

Send Money Safely

Keeping your money and information safe is a top priority for Star One. When you use Zelle within our mobile app, your information is protected with the same technology we use to keep your bank account safe. However, neither Star One nor Zelle offers a protection program for any authorized payments made with Zelle – for example, if you do not receive the item you paid for or the item is not as described or as you expected. In that case, a credit card offers more protections for getting your money back. Zelle is a great way to send money securely to people you know and trust, but it's not intended for paying strangers.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Ready to try it?
Simply log in to your Star One Credit Union mobile banking app and select Zelle® from the navigation list.
Call (408) 543-5202 or toll-free at (866) 543-5202 or visit www.starone.org/zelle if you have questions.



Congratulations to Our Star One Scholarship Winners!

Star One Credit Union awarded 10 students with scholarships in June. Each recipient received \$5,000 to be applied to tuition or other costs required for higher education.

Scholarship applications for the 2021 school year will be available at www.starone.org in early 2021. Watch for more information to come!



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Ready to Buy?

Check Out Your Mortgage Options

If you're looking for a window of opportunity to buy a home, now is a good time to check out what's available. Here's an overview of Star One Credit Union mortgage programs:

Special Promotion for Fixed-Rate First Mortgages – Take advantage of a special rate promo on a fixed-rate loan to purchase your primary residence.*

5/5 Adjustable Rate Mortgage (ARM) – An ARM has a lower starting rate compared to a fixed-rate mortgage, which allows you to lock in today's interest rate for at least five years.

Jumbo Mortgage – Borrow up to \$5 million with a first mortgage on your primary residence. Cash out is available for refinance transactions up to 80% loan-to-value.

First-Time Home Buyer Loan – Apply for an affordable loan with a low down payment, reduced Private Mortgage Insurance and a discounted appraisal fee. We offer low down

payment options with a 3% down payment option for loans up to \$850,000 and a 5% down payment for loans up to \$1.5 million.

Run the Numbers with Us

Finding or selling your home can be hard work. That's why we are here to help with our free HomeAdvantage® Program. Call **(408) 543-5202** or toll-free at **(866) 543-5202** or visit www.starone.org to get started.

* Purchase-only first-trust deeds are for a new purchase of a primary residence to be funded by September 30, 2020. Refinances and rate modifications are not eligible for this rate. Not all borrowers will qualify for all rates. Rates and terms are subject to change without notice. Limited to owner-occupied, one-to-four-family units. Other restrictions on property may apply. Rates subject to change daily. Rates are not guaranteed until locked.



Star One Student Loan Programs

Credit union members can benefit from great student loan options.

Student Choice Private Loans

Are you facing gaps in funding after using all lower-cost sources of financial aid? If scholarships, grants, federal direct subsidized and unsubsidized loans still leave you short, Star One can help. Thanks to Star One's not-for-profit status and our partnership with the Credit Union Student Choice Program (CUSC), our rates are lower than those offered by typical student loan lenders, with no origination fees or prepayment penalties. Plus, we offer flexible repayment terms, including deferment of principal and interest while you're in school.



We offer **fixed** and **variable rate** loans to meet your financial needs.

- **Undergraduate student loans.** Borrow up to \$75,000, with fixed rates as low as 6.25% APR.*
- **Graduate private student loans.** Borrow up to \$100,000, with fixed rates starting at 6.50% APR.*

Refinance Your Student Loan Debt

Refinance and consolidate any existing private and federal student loans (including PLUS and Parent PLUS) into one convenient monthly payment that could also lower your rate.** Choose from 5-, 10- or 15-year repayment terms with fixed rates as low as 5.20% APR.***

Apply Today

It's easy to apply for a student loan online. Borrow with confidence from a lender you can trust. To learn more about our student loan options and to apply, visit www.starone.org.

* Subject to qualification and annual credit review. Loans available for study at approved schools only.
** By refinancing federal student loans, you may lose certain borrower benefits from your original loans, such as interest-rate discounts, principal rebates or some cancellation benefits that can significantly reduce the cost of repaying your loans.
*** Subject to credit qualification and additional criteria, including graduating from an approved school.

Rates shown include a 0.25% discount for optional enrollment in automatic electronic payments. Rates current as of 7/1/2020 and subject to change.



Holiday Schedule

Star One branches will be closed to observe:

- Independence Day – July 4
- Labor Day – September 7



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.

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