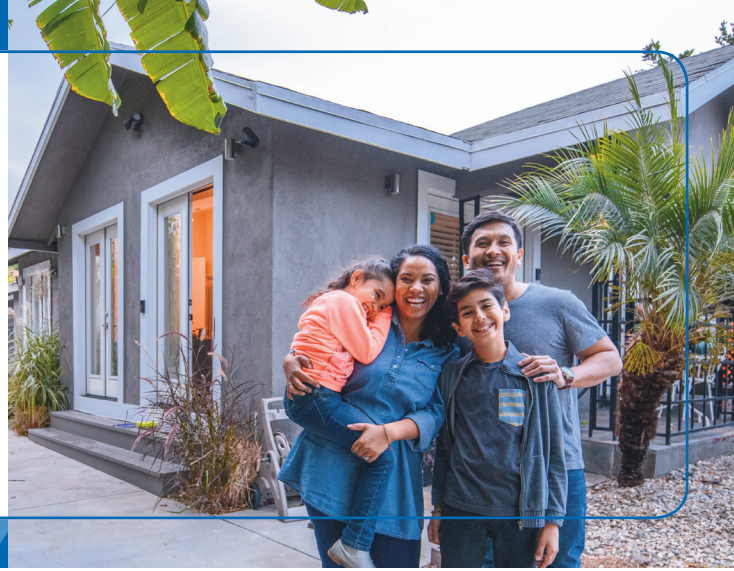


YOUR ONE SOURCE



www.starone.org | 866.543.5202 | July 2022

Get More out of Your Home With a Home Equity Loan

A Home Equity Loan or a Home Equity Line of Credit (HELOC) is a great way to take advantage of the equity you've built up in your home over time. Make home improvements, take a trip or fund any big expense without worrying about excess fees or high interest rates. Finance your plans easily with a Home Equity Loan or HELOC. Here are a few things to consider when it comes time to decide which loan works best for you.

A Home Equity Loan is given as a lump sum of cash. Star One offers fixed-rate Home Equity Loans. Over the course of your loan, you pay back the amount with a fixed interest rate. This means that you know the exact amount you're paying each month, without the worry of rising interest rates.

A HELOC is a revolving line of credit with a variable interest rate. You can borrow as little or as much as you need during your "draw period," and you only pay interest on the amount you borrow. Another great feature of HELOCs is that they are revolving lines of credit, meaning that as the balance is repaid the unused portion becomes available for you to borrow again.

Star One Home Equity Loans include:

- NO closing costs
- Maximum loan term of 15 years
- Maximum loan amount up to \$750,000
- And more!

Star One HELOCs include:

- NO annual fee
- NO closing costs on HELOCs under \$250,000
- Revolving credit – withdraw funds as needed
- Maximum loan amount up to \$750,000
- And more!

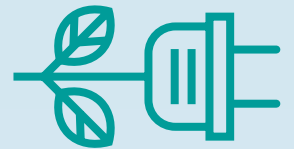
No matter which loan option you choose, Star One is here to guide you throughout the entire process. Visit a branch, call (408) 543-5202 or visit www.starone.org to learn more today.

Star One Now Offers Financing for Your Solar Energy Systems

Financing for the purchase and installation of solar energy systems for your home

Great Rates

Star One solar loan rates are among the best around. Competitive fixed rates are offered on all solar loans.



Fast Loan Approvals

Receive a loan decision within minutes.

Loans up to \$100,000

Star One offers loans that are designed to cover your entire project.

100% Financing

By offering up to 100% financing with no money down, our solar loans allow you to swap your monthly electric bill for a monthly loan payment on a solar electric system – one which you would own at the end of the loan repayment period.

Federal Investment Tax Credit Advantage

When you take out a solar loan, you may be eligible for the federal investment tax credit.* This is worth 26% of total system costs – a substantial savings.

Have an Investment Property or a Solar Loan Elsewhere?

We can also help. Visit www.starone.org for details.

*Consult your tax professional. The 26% ITC will go down to 22% in 2023 and possibly be eliminated completely after 2023.

SCAM PREVENTION (GENERAL PREVENTION AND SPOOF CALLS)

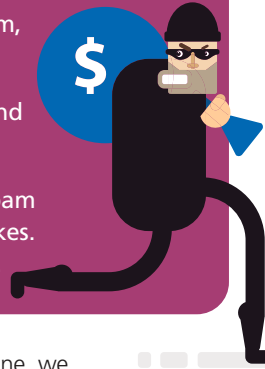
You Can't Always Put a Face to Fraud

But you can put a stop to it

Identity theft is one of the fastest-growing crimes in the country. And here at Star One Credit Union, we are doing all we can to help protect you.

Consider our expert tips on keeping your personal information safe:

- **Avoid suspicious emails or telephone calls.** When a caller claims to represent Star One, your credit card company or another organization, hang up and call the company's official number. Remember, don't trust the caller ID! Scammers can spoof phone numbers, making it appear the call is originating from the company or organization they're claiming to represent.
- **Click carefully.** Don't open unsolicited emails or click on links within them.
- **Keep up to date.** Install the latest updates for your operating system, antivirus software and web browser.
- **Use strong passwords.** Each of your passwords should be unique and include symbols, numbers and uppercase and lowercase letters.
- **Be aware of phishing scams or online gimmicks.** Don't give in to spam or pop-up "perfect trip" giveaways or "you've just won" sweepstakes. If they ask you for your personal information, they are likely scams.



Keep these tips in mind when managing your private information. At Star One, we want you to stay safe and secure! If you have questions about any of the preceding tips or require assistance, give us a call at **(408) 543-5202**.

Special Congratulations to Our Scholarship Winners

Star One Credit Union awarded 10 students with scholarships in May. Each recipient received \$5,000 to be applied to tuition or other costs required for higher education. Winners were chosen based on academic performance, community and extracurricular involvement and a personal essay. Visit the scholarship page on our website at www.starone.org/scholarship to see the list of winners.

Scholarship applications for the 2023 school year will be available at www.starone.org in early 2023.



Holiday Schedule

Star One branches will be closed to observe:

Independence Day – July 4 (Monday)

Labor Day – September 5 (Monday)

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

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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