

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Winter 2016

Star One Credit Union Scholarship Program

Five \$1,500 Scholarships to Be Awarded in 2016

For the first time ever, Star One Credit Union is launching a scholarship program.

If you're a full-time student at a public or private college, community college or university located in the U.S. as well as a member of our credit union, we encourage you to apply for the Star One Credit Union scholarships. Applications will be accepted January 1 through March 1, 2016. Recipients of the \$1,500 Star One Credit Union scholarships will be announced by April 30, 2016.

You're eligible to apply if you:

- Have a cumulative GPA of 3.0 or higher
- Are a high school senior or a full-time college undergraduate*
- Are in good standing with the last educational institution you attended and cannot be on disciplinary or academic probation
- Are a member of Star One Credit Union
- Are involved in community service activities
- Are a full-time college** student pursuing an associate or bachelor's degree

Application Now Available

The Star One Credit Union scholarship application is **now available** on our website.

* Post-graduate, masters, doctorate, vocational or trade school candidates are not eligible.

** Public and Private Colleges, Community Colleges and Universities located in the United States are eligible.



IRA Contribution Limits and Deadlines

	2015	2016
IRA contribution limit (if under age 50)	\$5,500*	\$5,500*
IRA contribution limit (if age 50 or older)	\$6,500	\$6,500
Deadline for contributions	April 18, 2016	April 17, 2017

* 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.

Your One Source Is Greener!

Starting with this issue, we are no longer printing a full newsletter every quarter to all members. *Your One Source* will be available online at www.starone.org. By using more cost-effective ways for communication, we are able to give more back to you, our members, in the form of better rates and lower fees. If you want to receive a printed newsletter, please call **(408) 543-5149** and we can mail a copy to you.



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How to Protect Yourself from ATM Skimmers

When you travel, it's hard to beat the convenience of being able to use your credit or debit card at an ATM wherever you are – worldwide – for quick, easy access to cash. However, whether you're just down the street or in another country, it pays to be aware that skimming devices could be a threat.

Thieves sometimes install high-tech devices called skimmers on ATMs to capture account information and steal money. Skimmers read information from a credit or debit card's magnetic

stripe when the card is swiped. Sometimes a tiny camera is hidden nearby to capture the PIN. ATMs in high-traffic areas such as airports, gas stations and convenience stores are most vulnerable to these devices, which are usually left in place for just a short time.

Avoid Being Skimmed and Scammed

The FBI offers this advice to protect yourself:

- Inspect the card reader at the ATM or gas pump before using it. Look for anything that's loose, crooked or damaged. Adhesive tape residue or scratches can also indicate the card reader has been compromised.
- Be especially careful of ATMs in tourist areas. They are a popular target for skimmers.
- Block the keypad with your other hand when entering your PIN so any hidden cameras can't record it.
- Use ATMs that are indoors whenever possible. They're usually more difficult for criminals to access.
- Contact your card issuer immediately if your card isn't returned after completing a transaction or hitting the "cancel" button.
- Review your online history and transaction information in online and mobile banking, and your account statements promptly. **Report any unauthorized withdrawals or purchases** to the credit union right away.

A Special Warning about Tourist Areas in Mexico

Some popular destinations in Mexico have recently been found to be hot spots for a particularly insidious form of ATM skimming. Blogger and computer security expert Brian Krebs documented numerous ATMs in the Riviera Maya tourism district with Bluetooth skimmers inside of them.

A crime ring allegedly bribed ATM technicians to place Bluetooth skimmers inside ATMs. The Bluetooth devices allow thieves to stand near a hacked ATM with a smartphone and retrieve sensitive card data. Since the Bluetooth components are actually inside the machine, nothing about the machine looks at all suspicious or out of the ordinary.

Krebs recommends standing next to an ATM and using your smartphone to scan for a Bluetooth signal before using an ATM. The compromised ATMs he found had a Bluetooth signal called "Free2Move."

New Call Center Hours

Star One Phone Representatives are now available from 7 a.m. to 7 p.m. on weekdays, and on weekends and most holidays from 9 a.m. to 5 p.m. For your convenience, we use a Shared Branch Call Center to handle after-hour calls. They can assist you with general questions and basic transactions.

Holiday Schedule

Star One branches will be closed to observe:

Martin Luther King Jr. Day – January 18
Presidents Day – February 15

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. Stevens Creek Branch and Blossom Hill Branch

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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