

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Winter 2018



Digital Banking Never Closes!

We thank you for your patience while we converted from the old online banking system to our new one. While we experienced a few bumps along the way, we have since improved the speed, brought back some old features and added some new ones.

For additional convenience and security, we now allow each account owner to have a separate unique login. The new system offers an integrated Mobile App and Online experience with a responsive design for all your devices. And best of all, Star One's Digital Banking is available 24/7!

Benefits Include:

- Use Bill Pay in our Mobile App
- Export and print your transactions
- Submit travel notifications
- View your FICO score
- Redeem your VISA rewards

Planning for Your Retirement

IRA Contribution Limits and Deadlines

	2017	2018
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 17, 2018	April 15, 2019

* 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.



When you're ready to purchase your vehicle, Star One Credit Union can help you secure financing to fit your needs.

Avoid Buying a Flood-Damaged Vehicle

The hurricanes of 2017 resulted in a significant number of flood-damaged vehicles, and many are making their way to the used car market. The number of flooded vehicles vary, but estimates are in the hundreds of thousands.

If you're in the market for a previously owned vehicle, the following checklist can help you minimize your risk of purchasing one that's been damaged by floodwaters.

Be aware of the following telltale clues of water damage:

- 1 Does the vehicle have a musty smell?
- 2 Are there signs of mud or dirt on the exterior or interior of the vehicle?
- 3 Does the upholstery look stained? Is it newer than the rest of the interior?

- 4 Do the ashtray and other compartments show signs of water?
- 5 Do the headlights, interior lights or instrument panel contain beads of moisture or appear foggy?

Locate the vehicle identification number (VIN) on the driver's side where the dashboard and windshield connect. Use the VIN to get a complete title history on the vehicle. The National Insurance Crime Bureau offers a free service to check for stolen or salvaged vehicles by the VIN. Services like CARFAX also use VINs for vehicle history searches. Before making a commitment, ask a trusted mechanic to do a detailed inspection of the car.



Star One Credit Union Scholarship Program

Six \$2,000 Scholarships to Be Awarded in 2018

Star One Credit Union will be accepting applications starting January 2 through March 1, 2018. Recipients will be announced by April 26, 2018.

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 are not on disciplinary or academic probation
- Are a member of Star One Credit Union
- Are involved in community service and extracurricular activities
- Recipients must be a full-time college** student pursuing an Associate or Bachelor's degree in the Fall of 2018

Learn more at www.starone.org.

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

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



Holiday Schedule

Star One branches will be closed to observe:

- New Year's Day** – Jan. 1 (Monday)
- Martin Luther King Jr. Day** – Jan. 15 (Monday)
- Presidents Day** – Feb. 19 (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. 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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