

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | January 2023

Make the Most of Your Mortgage

A home is likely one of the biggest purchases you'll make in your lifetime. That's why, at Star One, we want to make sure that you have a dedicated team behind you every step of the way. Whether you're a first-time homebuyer or you're looking to upgrade to a home with more space, we make it easy for you to enjoy these benefits:

Fast approvals and quick closings.

We can close a home loan in 10 to 15 days.

Single point of contact.

You always know exactly who to call to get the answers you need.

Loans available in all 50 states.

Whether you're moving across state lines or across the country, we've got you covered!

Earn a cash reward.

By using one of the real estate agents available through our free HomeAdvantage® Program, you'll earn a cash reward at loan closing.

First-time home buyer program.

Apply for a mortgage with low down payment options and other features that make homeownership more affordable.

Skip closing costs.

If you take out a 10-Year Mortgage, you won't pay any Star One loan-related closing costs.

When it comes to getting the home of your dreams, rely on Star One to provide knowledge, local decision making, convenience and flexible options. Visit a branch, call 408.543.5202 or visit www.starone.org to learn more today.



Planning for Your Retirement IRA Contribution Limits and Deadlines

	2022	2023
IRA contribution limit (if under age 50)	\$6,500*	\$6,500*
IRA contribution limit (if age 50 or older)	\$7,500	\$7,500
Deadline for contributions	April 18, 2023	April 15, 2024

*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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Now Accepting Scholarship Applications

Ten \$5,000 Scholarships to Be Awarded in 2023

Attention current and future college students: Star One Credit Union is now accepting scholarship applications for the 2023-2024 school year. Submissions are being accepted now through February 28, 2023.

You're eligible to apply if you meet the following criteria:

- Are a high school senior or a college freshman, sophomore or junior
- Are enrolled as a full-time college student pursuing an associate or bachelor's degree in the fall of 2023
- Have a cumulative GPA of 3.0 or higher
- Are a member of Star One Credit Union

- Are in good standing with the last educational institution you attended and not on disciplinary or academic probation
- Are involved in community service and extracurricular activities

Apply by February 28!

An independent selection committee will select the recipients and notify them by mid-May 2023. Visit www.starone.org to apply and find more information.



Bring Star One to YOU With Our Virtual Branch

Discover the Convenience of Video and Phone Appointments

Life is busy enough. With Star One's Virtual Branch, we'll bring the branch to you! If you have questions or are ready to apply for a new membership, IRA, or loan, our Virtual Branch staff is here to help. You can set up a video or phone appointment by visiting starone.org and selecting Branch Hours/Contact Us. Once you've selected a date and time that's convenient for you, a Virtual Branch employee will contact you directly. All you need is a computer or smartphone – eliminating the need for you to make a trip to a physical branch.

Apply for loans, open new accounts, have a financial consultation, *and more!*

Visit our website at www.starone.org/contact-us/ to schedule a video, phone or in-person appointment today!



Saturday Branch Hours Beginning in January 2023

Beginning January 7, 2023, Big Basin, Blossom Hill and Stevens Creek branches will be open from 9 a.m. to 2 p.m. on Saturdays. Weekday hours remain unchanged. For your convenience, our Virtual Branch is open Monday to Friday to assist you from wherever you are. You can set up a video or phone appointment by visiting www.starone.org and selecting Branch Hours/Contact Us.



Holiday Schedule

Star One branches will be closed to observe:

New Year's Holiday – Jan. 2 (Monday)

Martin Luther King Jr. Day – Jan. 16 (Monday)

Presidents' Day – Feb. 20 (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. – 2 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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