

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Spring 2012

Convenient Access Anytime, Anywhere

Star One Credit Union has the tools to help simplify your financial life – that's why we offer quick and convenient services to help you manage your money at home or on the go. Take advantage of these services before, during and after business hours.

Mobile Banking – Enjoy convenient access to all your Star One accounts securely and in real-time through any Internet-enabled mobile device. To learn more or to sign up, log into Online Banking and click on the "Mobile Banking" tab. Downloadable Star One banking apps for iPhone®/iPad®, Android® and BlackBerry® are coming soon.

Online Banking – Securely view and manage all your Star One accounts anywhere you have online access. Access Online Banking through www.starone.org to make loan payments, reorder checks, set up eNotices and more. Plus, make External Funds Transfers to move money in and out of your Star One accounts to accounts at other financial institutions.

Bill Pay* – Save time and money when you pay your mortgage, auto loan, credit card, utilities or other bills online. Your payment gets there securely, and on time, with Star One Bill Pay within Online Banking.

ezDeposit – Skip the trip to the Credit Union or ATM and make deposits when and where you want. With ezDeposit, you can deposit multiple checks in real-time directly into your Star One accounts and loans from the comfort of your home or office.

Direct Deposit – Have your paycheck or government check deposited directly to your Star One Checking account. Enjoy the security and convenience of Direct Deposit, plus a rate discount on auto loans and \$2 off Bill Pay service.

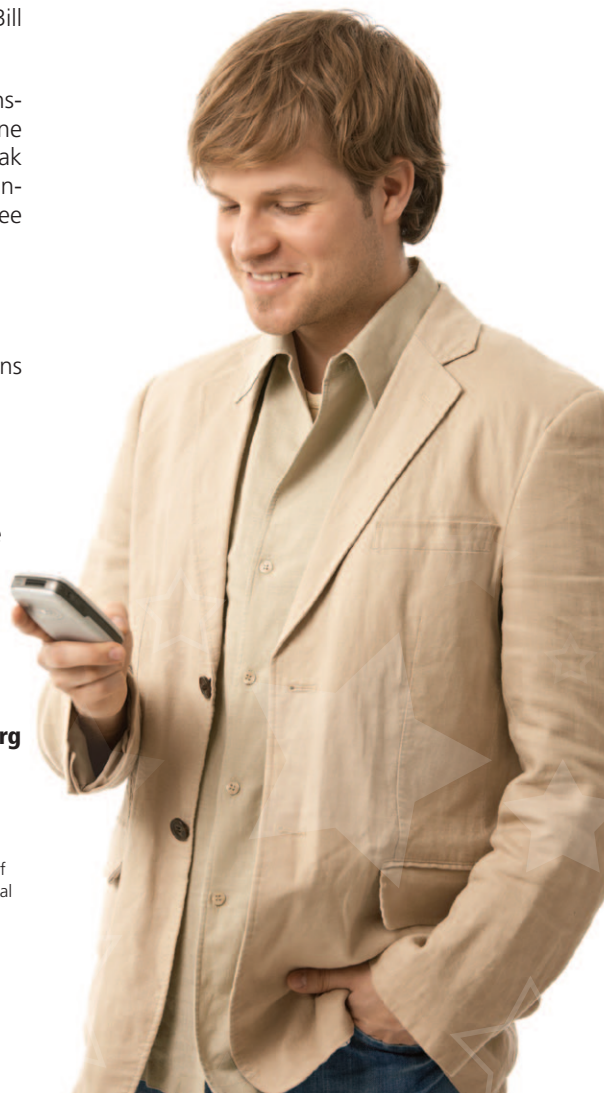
Touchtone Teller – Make withdrawals, transfers, loan payments and more over the phone with Touchtone Teller. You can also speak to a friendly Phone Service Representative. Call **(408) 543-5202** or toll free **(866) 543-5202** to access your accounts.

Account Access at Your Fingertips

It's easy to learn more and ask questions about managing your Star One accounts:

1. Stop by a Star One branch and meet with a Member Service Representative.
2. Call **(408) 543-5202** or toll free **(866) 543-5202** to speak with a Star One Phone Service Representative from 7 a.m. to 11 p.m. M-F, and 10 a.m. to 6 p.m. on weekends and most holidays.
3. Visit www.starone.org and click on "Account Access" for details.
4. Contact us via email. Visit www.starone.org and click on "Contact Us" to email your questions for non-sensitive or non real-estate related inquiries.

* Bill Pay is \$4 a month; you will receive credits of \$2 each if you sign up for Direct Deposit and Online Statements (total \$4 credit, which covers the fee).



Buying a Car

Star One Auto Loan + Car Buying Resources

Are you in the market for a new set of wheels? At Star One Credit Union, we're ready to help you with the car buying process, including offering competitive auto loan rates to help you finance your new or used dream car.

Apply online at www.starone.org and you may get a loan decision in 60 seconds. Or, visit a Credit Union Direct Lending (CUDL) dealer to obtain a Star One auto loan right at the dealership.

New car loans:

- Available on current year models, new prior year models and current year demonstrators with 5,000 or fewer miles that have never been registered
- Finance 100% of the purchase price, plus tax, license and service contracts
- No maximum loan limit
- 7-year maximum loan term
- Fixed interest rate as low as 2.50% APR*

Used car loans:

- Finance 100% of the Kelley Blue Book or NADA Used Car Price Guide retail value, or
- 100% of the purchase price, including tax and license, whichever is less, and service contracts
- 7-year maximum loan term
- Car can be up to 10 years old
- Fixed interest rate as low as 2.50% APR*

Additional Resources

We also have other resources to make purchasing your next vehicle as easy as possible.

Visit www.starone.org/home/tools/carbuyingresources to discover all of the resources Star One has to offer to help get you in the car of your dreams.

* Your annual interest rate may be higher based on credit qualification. The rates shown include a 0.25% discount with automatic transfer and a 0.50% discount with direct deposit. The range of APRs is 2.50% to 7.50% for new and used auto loans, with discounts. A sample payment on an 84-month loan at 2.50% APR is \$13 per \$1,000 borrowed. Rates subject to change.



New Life for Old Blankets

During the month of April, Star One will be collecting new and old blankets and towels to donate to Annie's Blankets, an organization that distributes the blankets to local animal shelters and veterinary clinics. The materials are used to soften the bottoms of crates and kennels, wipe down medical equipment and keep the animals warm and dry.

Donation bins will be available at all Star One branches during April. Your old and new washable blankets and towels can help provide comfort to homeless and injured companion animals.



Tax Deadline Day – April 17, 2012

Uncle Sam has provided two extra days to get your taxes filed this year. The deadline is April 17, 2012. Remember, you may choose to have your refund directly deposited into your Star One account by providing the Star One Routing Number (321177968) and your Star One account number when filing your tax return.

Open an IRA

You can still open and contribute to an individual retirement account (IRA) for 2011 – you have until the tax filing deadline, April 17. So don't miss the opportunity to contribute for last year. Plus, you can start contributing for 2012 as well. The sooner you contribute, the sooner your money will start working for you.

To learn more, visit www.starone.org.



FREE Workshops: First-Time Home Buyer and Mobile Banking

Star One is offering FREE workshops providing valuable information to anyone who is considering buying a home for the first time or using our Mobile Banking services.

Workshops are free and open to members and non-members. However, space is limited and registration is required.

Please register at least one day before the workshop by calling **(408) 543-5127**. Leave your name, number of guests attending, daytime phone number and session (location and date) you plan to attend, or visit **www.starone.org** for online registration.

First Time Home Buyer

For many, owning a home is a dream and an important financial goal. The preparation for homeownership begins long before the purchase actually takes place. This workshop covers pre-purchase issues such as budgeting, determining how much house is affordable, saving for the down payment and other costs, credit reports, and debt-to-income ratios, as well as the mortgage lending process.

Date: May 9, 2012
Time: 5:30 - 7 p.m.
Location: Star One Administration Building
1306 Bordeaux Drive, Sunnyvale
May 8, 2012
RSVP by:

Date: May 10, 2012
Time: 6 - 7:30 p.m.
Location: Blossom Hill Branch
1090 Blossom Hill Road, San Jose
May 9, 2012
RSVP by:

Mobile Banking

This workshop covers everything you need to know to take full advantage of Star One's Mobile Banking suite of products and services, including:

- How to register for Mobile Banking
- The differences between our browser ("WAP"), application (downloadable "apps"), and text messaging versions ("SMS")
- The security measures we take to protect you while using these services
- Best practices when using the mobile channel
- Future functionality and more

Date: June 13, 2012
Time: 5:30 - 6:30 p.m.
Location: Star One Administration Building
1306 Bordeaux Drive, Sunnyvale
June 12, 2012
RSVP by:

Young Minds at Work Savings Account Promotion

April 19 – May 31, 2012

Receive \$10* and a chance to win an iPod touch when you open a new Minor Membership Savings Account at Star One between April 19 – May 31, 2012.

Why Open an Account?

If your child is under age 18, opening an account at Star One could be their first step to financial independence!

- Save for college with a Coverdell Education Savings Account (CESA)
- Deposit birthday money
- View monthly statements online at **www.starone.org**
- Bring in piggy bank coins to use the Coinstar machine for FREE at any branch location**
- Cross-member transfers and automatic payroll deductions are available

Visit **www.starone.org** or stop by any Star One location between April 19 and May 31, 2012, and open a new Minor Membership Savings Account!

* The minimum opening deposit is \$50. Account will be credited \$10 upon account opening. This offer is made to new members under the age of 18 only. Offer effective April 19, 2012, through May 31, 2012. Not redeemable for cash. Star One is required to report any cash or non-cash gift to you in excess of \$10. Should you accept this offer, the \$10 gift will be reflected on the 1099-INT form sent to you annually, in accordance with the law, by Star One for tax reporting purposes. The bonus for new members applies only to first-time Star One members and is only paid once to each individual.

** Coinstar machine available free to members under 18.

Denial of Services Notice

The Credit Union's Denial of Services Policy provides that a member may be denied Credit Union services for engaging in threatening or abusive conduct, engaging in unlawful activities or failing to comply with Credit Union policies and agreements, as well as causing a real or potential loss. A copy of the policy is available at each branch location, through the mail by calling Star One Phone Service or online at **www.starone.org**.





Consumer Corner

Watch Out for Real Estate Loan Scams

Currently, many people in this area are looking for ways to reduce their mortgage payments. Recent volatility in the real estate market, high unemployment, current low mortgage rates and other factors all contribute to this trend. Unfortunately, it may leave some unsuspecting homeowners vulnerable to loan scams.

Property information is a matter of public record, so anyone can access it – including unscrupulous loan companies. Some companies will try to lead you to believe that they are working with your current mortgage holder or a government agency.

Other scam artists tell you that if you pay them an upfront fee, they'll negotiate a deal with your lender to reduce your mortgage payments or save your home from foreclosure. Then they disappear with your money.

There are also rent-to-buy schemes. The con artist asks you to surrender the title to your house as part of a deal that allows you to stay there as a renter and buy it back later. But then they may raise the rent so that you can't afford it. Or the terms of the deal are so expensive that you can't buy it back. And when the new borrower defaults, you're the one who's evicted.

Beware

Watch for these red flags on unsolicited offers. Stop and do some research if the firm:

- Guarantees that it can get a loan modification or stop the foreclosure process.
- Claims that most or all customers get mortgage relief.
- Tells you not to contact your lender, lawyer or counselor.
- Requires you to pay an upfront fee.
- Tells you to make your mortgage payment directly to their firm, rather than your lender.
- Requires that payment be made only by cashier's check or wire transfer.
- Pressures you to sign papers you haven't had a chance to read thoroughly or that you don't understand.

At Star One, your privacy is our top priority. We do not sell or rent your information to third parties. But we can't stop anyone from accessing public records. So always stop and think when you receive an unsolicited offer, and call us at **(408) 543-5202** or **(866) 543-5202** if you have any questions.

Star One Phone Service

(408) 543-5202 or
(866) 543-5202 toll free
Fax: (408) 543-5203
Star One Representatives are available 7 a.m. – 11 p.m. Mon. – Fri., and 10 a.m. – 6 p.m. on weekends and most holidays. 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.

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

Join Star One at the 10th Annual Bay Area Walk Now for Autism Speaks

Date: Saturday, May 19, 2012
Location: History San Jose at Kelley Park
Address: 1650 Senter Road, San Jose, CA 95112
Registration and Resource Fair Starts: 9 a.m.
Walk Kick-Off: 10:30 a.m.

For more information, please visit
www.walknowforautismspeaks.org



Holiday Schedule

Star One branches will be closed to observe:

Memorial Day – May 28 (Monday)
Independence Day – July 4 (Wednesday)
Labor Day – September 3 (Monday)

Your savings 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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