

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Spring 2010

Time to Buy a New or Used Car?

Start Your Search with Star One

If it's time for a new set of wheels, let Star One help. We can make it easier to research and find the vehicle you're looking for. And thanks to a variety of auto loan programs available through Star One, you'll enjoy competitive rates and more convenience than financing through a dealership.

Autoland

Searching for the right vehicle can be a time-consuming and frustrating process. Rather than spending your valuable time visiting multiple dealerships and dealing with salespeople, consider using Autoland. Autoland is an automobile broker owned by credit unions. They can find new or used cars for credit union members. Autoland's experienced consultants have helped more than 200,000 people find and finance their vehicles, and there is no fee to use the service.

While searching new and used vehicles, you can also find useful money-saving tips. Autoland also allows members to post their own vehicles for sale, and accepts trade-ins. Best of all, financing is always handled by the credit union, so you know you'll be getting a great deal. Simply visit www.starone.org to get connected to the Autoland web site or call (800) 234-6999 to speak with an Autoland Consultant.

CarSMART

CarSMART car loans make it easy to get a Star One car loan at any California dealership. By visiting CarSMART you can obtain a preapproval, which is faster than visiting a dealer and completing your loan application on-site. You can also connect to Autoland, take advantage of online financing calculators and view Star One's car loan rates. Click on the Car Loans Quick Links at www.starone.org to get started.

Additional Tools and Services

Star One also offers optional Guaranteed Asset Protection (GAP) and Major Mechanical Protection (MMP) plans. A GAP plan covers the difference between your loan balance and the amount your insurance policy would pay out if your vehicle was damaged beyond repair or

How Much Should You Spend on a Vehicle?

Even level-headed shoppers can go a bit overboard when it comes to buying a car, so it's important to make sure that you're not shopping for a vehicle that's more than you need.

Calculate a few key figures before you start car shopping:

- 1. Determine what you can afford.** Add up all your expenses in an average month, compared to your income. Do you have enough funds left over to afford a particular car payment?
- 2. Don't forget about future expenses.** Remember to include the costs that come with owning a vehicle. Keep in mind that vehicles with good safety records and/or anti-theft devices may lower your insurance costs.
- 3. Visit www.starone.org** for calculators and help finding the vehicle that's right for you.

stolen and never recovered. An MMP plan provides financial protection against the costs associated with many mechanical breakdowns that normally fall outside of the manufacturer's warranty, and/or after the warranty has expired.

We'll Put You in the Driver's Seat

Other car-buying resources can be found at the Star One web site. Before you head out car shopping, visit the "Car Buying Resources" page under "Tools" at www.starone.org. With our competitive rates and friendly service, you'll be glad you did.

Online Bill Pay

Safe, secure, convenient and good for the environment



You can do your part to help the environment by signing up for online Bill Pay through Star One. Not only will you save trees and reduce greenhouse gases, you'll enjoy the security of paying your bills online when it is convenient for you. Set up recurring payments or pay as you go – Bill Pay lets you pay almost anyone from your personal computer with Internet access.*

You'll enjoy:

Greater control. When you want to cancel or change a recurring payment, just log on and enter your request.

More convenience. Paying bills online is quicker and easier than writing out checks, stuffing envelopes, affixing stamps and finding a mailbox.

More security. Using Star One online Bill Pay means fewer companies have access to your bank account or credit card information.

The end of late payments. When you set up scheduled payments through Bill Pay, your bills will be paid on time – even when you are away on vacation or business.

With online Bill Pay, you'll save time while helping save the environment. Plus, it's free if you sign up for Direct Deposit and Online Statements.**

Give Bill Pay a try. Visit www.starone.org and click on "Account Access" for a demo. To sign up, log in to Online Banking and select "Bill Pay."

* Star One does not recommend using Bill Pay for Star One loan payments, government agencies such as the California DMV, or tax or court-ordered payments.

** The monthly fee for Bill Pay is \$4. Members using Direct Deposit will receive a \$2 credit and those receiving Online Statements will receive a \$2 credit.



Check Your Credit Report, Free of Charge

Federal law allows you a free, once-a-year look at your credit report so you can check for errors before they cause financial trouble. Your credit history affects everything from your purchasing power to your ability to get a reasonable loan rate or land a job, so it's important to keep your report as accurate as possible. Your report could be flawed with false accounts, late payments or other delinquencies due to identity theft or information mix-ups.

To request a free copy of your credit report from each of the three major credit reporting agencies (Equifax, Experian and TransUnion), simply go to www.annualcreditreport.com, a web site sponsored by all three major credit reporting agencies, or call **(877) 322-8228**.

Correcting Errors

If you find an error on your credit report, contact the credit bureau and explain the information you believe to be inaccurate. Be sure to request a correction or deletion. After your claim has been investigated, the credit bureau must provide you with a written statement and, if your dispute results in a change, a free copy of your

report. Also, you may request that the credit bureau send notices of corrections to anyone who received your report in the six months prior to your dispute.

Know the Score

In addition to your free credit report, you may wish to request your credit score for a fee. A low score can make it difficult to get a credit card or loan, and may result in the lender setting a higher interest rate. To boost your credit score, consider taking advantage of the BALANCESM Financial Fitness Program and BalanceTrack, made available to you by Star One. These innovative financial education and counseling services can help you improve everything from your money management habits to your credit score. To learn more, visit www.starone.org or call **(888) 456-2227** and speak with a BALANCE counselor.

Fee Rate Increase Effective May 1, 2010

Overnight Package Delivery
(available for Credit Union business only)

Domestic..... \$20
International \$45

Free Financial Workshops Sponsored by Star One

Be sure to take advantage of these workshops to help you avoid identity theft and better manage your finances. We are offering multiple sessions of each for your convenience. The workshops are free and open to Star One members and non-members.

Space is limited and registration is required. To register, please call (408) 543-5127 and leave your name, daytime phone number and session (name, location and date) you plan to attend, or visit www.starone.org for online registration.



Thank You to VITA Volunteers

Star One would like to thank the many members who volunteered with the VITA program and helped low-income taxpayers prepare and file their tax returns at various sites. VITA volunteers were available on Wednesday evenings from February 3 through April 14 at our Blossom Hill branch to help provide free tax assistance to taxpayers who could not afford professional help.

Identity Theft Solutions

This presentation provides an overview of common identity theft practices, tools for preventing identity theft, scams on the Internet and specific steps for victims of these kinds of crime to take in order to minimize damage.

Date: May 5
Time: 6 – 7:30 p.m.
Location: Administration Office

Date: May 12
Time: 6 – 7:30 p.m.
Location: Blossom Hill Branch

Date: May 19
Time: 6 – 7:30 p.m.
Location: El Camino Branch

Please register online or by calling **(408) 543-5127** by May 4. Be sure to include the session information.

Building a Better Budget

A budget is the most powerful tool available for establishing financial control. After identifying short-, mid- and long-term goals, participants learn how to design realistic spending plans to live within their means and savings plans to reach their goals. Within that framework, we discuss different options available for getting out of debt, staying out of debt and maintaining motivation.

Date: June 9
Time: 6 – 7:30 p.m.
Location: Administration Office

Date: June 23
Time: 6 – 7:30 p.m.
Location: El Camino Branch

Please register online or by calling **(408) 543-5127** by June 8. Be sure to include the session information.

Tell Us Your Travel Plans



If you're planning a trip out of state or out of the country, please notify Star One ahead of time. Informing us of your travel plans can reduce the chances that your Star One Visa® Debit or Credit card transactions will

be blocked when you try to use your card away from home. Otherwise, if the Credit Union notices a transaction outside your usual pattern, for security purposes your card(s) may be temporarily restricted until the transactions can be validated.

So, before you leave, please call Star One at **(408) 543-5202** or toll-free at **(866) 543-5202** with the following information:

- Your name.
- Dates of travel.
- Intended destination(s).
- Contact information while you are away.

Star One wants to keep your accounts safe and minimize any potential inconvenience to you. So be sure to inform us of your travel plans.

Beware of Census Scams

The 2010 U.S. Census is being conducted this spring and summer. The data collected for the Census is used for a variety of purposes, including allocating more than \$400 billion in federal funds and to determine how many seats each state occupies in the House of Representatives.

You're required by law to provide the requested information to the Census Bureau – but it's important to be cautious when providing your personal information to someone you don't know. Unfortunately, scammers are already posing as Census workers and asking for private data.

Don't Fall for Phony Requests

Knowing the details of the official U.S. Census can help you avoid being scammed:

- You may be contacted by phone, mail or in person by the Census Bureau.
- You will not be contacted by e-mail. Never open an e-mail or click on a link that claims to be from the Census Bureau.

- Census workers who visit homes will carry a badge, handheld device, canvas tote and confidentiality agreement. Request to see the visitor's identification and badge before providing information.
- A Census worker will never request your Social Security number, bank account information or credit card numbers.
- Census workers will never ask for donations.

Your Information Is Confidential

The information you provide for the Census is protected by federal law, so you can rest assured that your data will remain confidential. The Census Bureau will never publish or share your private information with anyone, including other government agencies or courts.

For more information about the Census, or to report a suspicious Census request, visit www.census.gov.*

* Web site provided for information only. No endorsement is implied.

Why the Call Center Asks for ID

In order to protect your account from unauthorized access, when you call the Star One Call Center, you will be asked for your password/identifier in addition to other security questions. The password/identifier is most often established at account opening. Some higher risk transactions such as wires and account changes may require additional identification.

Your Credit Union relies on the ID information we have on file and your confirmation to process your transactions securely. You can help protect your accounts and streamline your interactions with the Call Center by safeguarding your password/identifier and keeping your account information, such as address and phone numbers, current. If you do not know or have your password/identifier, please notify the Credit Union for assistance.

Star One Denial of Services Policy

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 or through the mail by calling Member Phone Service toll-free at **(866) 543-5202** or **(408) 543-5202**.

Holiday Schedule

Star One branches will be closed to observe:

- Memorial Day – May 31, 2010
- Independence Day holiday – July 5, 2010
- Labor Day – September 6, 2010

Member 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, CA

De Anza Branch
10991 N. De Anza Blvd.
De Anza Blvd. & Homestead Rd.

Palo Alto, CA

El Camino Branch
3903 El Camino Real
El Camino Real & Ventura Ave.

San Jose, CA

Blossom Hill Branch
1090 Blossom Hill Rd.
Blossom Hill Rd. & Almaden Expwy.

San Jose, CA

3136 Stevens Creek Blvd.
Stevens Creek & S. Winchester
Opening by Fall 2010

Sunnyvale, CA

Enterprise Branch
1080 Enterprise Way, #150
Enterprise Way & 11th Ave

Web Site

www.starone.org

Mailing Address

P.O. Box 3643
Sunnyvale, CA 94088

E-mail

service@starone.org

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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