

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | Fall 2012



*Bank on-the-go with Star One*

## Mobile Banking and Mobile Deposit

**A**t Star One Credit Union, we're always looking for more convenient ways to help you manage your finances. And with our free Mobile Banking services, you can bank anywhere, anytime using your smartphone.

Mobile Banking allows you to keep an eye on your accounts, no matter where your day takes you. Users can now perform many of the same functions available through Online Banking on their smartphones. With Star One Mobile Banking you can:

- Make Mobile Deposits.
- View all of your accounts and loans with one login.
- Check balances, view history and make payments.
- Transfer funds between your Star One accounts.
- Find our Branches and ATMs, Shared Branches, COOP ATMs and more with our GPS-enabled locator.
- Set up and receive Text Message account alerts, rate alerts and personal reminders.
- Use Text Banking with our short-code number 28640.

If you are enrolled in Online Banking, it's easy to get rolling with Mobile Banking. Just log into Online Banking and click on the Mobile Banking tab to enroll. Then download the free mobile app for iPhone® through the iPhone Apps store or through Google Play for Android™ (search for Star One Credit Union and look for our logo).

### Make Check Deposits Easily with Mobile Deposit

The Star One mobile app also makes depositing checks a breeze! Just touch the Mobile Deposit icon at the bottom of the app screen after logging in to get started. From there you snap a photo of the front and back of the check to make a real time deposit or loan payment to a selected account. Images of previously posted checks are available as well, and you can deposit up to \$25,000 daily.

### Mobile Banking Is Safe and Secure

Your security is always top of mind at Star One, and this holds true with our Mobile Banking platform. We use multi-factor authentication, device recognition and adhere to strict data encryption requirements to keep your account information safe. In addition, Mobile Banking comes with an automatic log-out after 10 minutes of inactivity for additional security.

What are you waiting for? If you're not enrolled in Star One's free and convenient Online Banking visit [www.starone.org](http://www.starone.org) and login using your Member Number and your current Touchtone Teller Password. If you're a first-time user of Online Banking, click on the "First Time User" link for more information. That's step one on the way to simplifying your finances. Then take the next step and start banking on-the-go by enrolling in Mobile Banking. To learn more about Star One Mobile Banking or to review frequently asked questions about this great service, visit [www.starone.org](http://www.starone.org) and mouse over the "Account Access" tab, then click on the "Mobile Banking" link.



### Mobile Safety Tips

Here are some safety tips and measures that we encourage you to consider when using your Mobile Device:

1. Always use a strong password to log into your phone.
2. Look for "https" in website URLs to ensure the sites use encryption.
3. Only download and install Apps from trusted sources.
4. Do not click on unsolicited links in SMS Text Messages or emails.
5. If using a WiFi hotspot, ensure that it is a secure connection.
6. If your phone is lost or stolen, contact your service provider and Star One immediately to cancel phone service and Mobile Banking service.

# Join Star One in Supporting our Community

## Upcoming Events

### Family Giving Tree – Holiday Wish Drive

Family Giving Tree works with more than 250 Bay Area social service agencies that supply them with the names and wishes of children they serve year-round. A wish card is printed for each child, detailing their age, gender, first name and their wish for a holiday gift. Because of people like you, more than 66,000 children's wishes were granted in 2011!

Each Star One Branch will be supplied with Holiday Wish Cards starting November 14, and all gifts need to be delivered back to a Star One Branch by no later than December 7.

*Please note:* All gifts should be delivered unwrapped with the original Holiday Wish Card attached.

### Second Harvest Food Bank Drive

Star One is once again holding a Holiday Food Drive supporting Second Harvest Food Bank of Santa Clara County. Food barrels will be located at all Star One branches from November 5 through December 28, 2012. The need is great, so please drop off a food donation next time you are at a branch.

Nutritious, nonperishable options include:

- Meals in a can (stew, chili, soup).
- Tuna and canned meat.
- Peanut butter.
- Canned foods with pop-top lids.
- Low-sugar cereals.
- 100% fruit juices in single serving boxes.
- Canned fruit packed in juice.
- Canned vegetables (low salt).

Please avoid donating items packaged in glass. The Food Bank also requests that you do not donate bulk quantities of rice, flour or sugar.



The Young Minds at Work promotion winner of an iPod touch® is Zakery, 9 years old, with De Anza Branch Manager Mike Kamienski. Zakery opened his account at our De Anza Branch.

## Help Your Community and Volunteer as a Tax Preparer

Star One has once again teamed up with the Internal Revenue Service (IRS) to provide free tax assistance to low-to-moderate income individuals or families who cannot prepare their tax returns.

### Your Help Is Needed

The Volunteer Income Tax Assistance (VITA) or the Federal Earned Income Tax Credit (EITC) program, sponsored by United Way Silicon Valley, is a national program created by the IRS to assist individuals or families with their taxes at designated sites.

You can volunteer as a tax preparer, financial counselor or fill another important role at one of the sites. You will receive professional IRS training as a tax preparer, tax reviewer or greeter. As a volunteer tax preparer or reviewer you will need to complete free training to receive your IRS certification before tax season begins. All volunteers will be asked to commit some time during the tax season from January through April 15, 2013.

If you want to get involved and would like more information about the VITA/EITC Programs, contact the United Way Silicon Valley at (408) 345-4311 or email [taxvolunteer@uwsv.org](mailto:taxvolunteer@uwsv.org) to sign up. If you are outside California, visit the IRS website at [www.irs.gov](http://www.irs.gov) and search for "VITA volunteer."







# An IRA Can Help You Get on Track for Retirement

Whether retirement is a distant dream or right around the corner for you, it's important to build savings for the years when you'll need to support your lifestyle without a steady paycheck. An individual retirement account (IRA) is a great way to do that because it offers tax benefits that can make it easier to accumulate the nest egg you'll need.

There are two primary types of IRAs – Traditional and Roth, and each offers a different set of advantages. The annual contribution limit to either a Traditional or Roth IRA, or a combination of the two, is \$5,000.\* If you're age 50 or older, an additional \$1,000 "catch-up" contribution is allowed.

## Traditional IRAs – Bigger Tax Benefit Now

A Traditional IRA offers the possibility of a federal income tax deduction for your contributions, depending on your (and your spouse's, if you're married) participation in an employer-sponsored retirement plan and income.\*\* If you're eligible for a deduction, this can save you money on your current year's tax bill, freeing up funds to stash away for your retirement.

Your contributions and the earnings in a Traditional IRA grow tax-deferred until you withdraw the money in retirement.\*\*\* You will have to pay taxes on the money when you withdraw it, but you may be in a lower tax bracket after you retire. Required minimum distributions must begin after age 70½. Otherwise a penalty of 50% of the amount that should have been withdrawn, but wasn't, may be imposed.

*Who's eligible:* Anyone with earned income, or their spouse, who is younger than 70½.

## Roth IRAs – Bigger Tax Benefit Later

Contributions to a Roth IRA are never tax-deductible. But in exchange for giving up that benefit, you get the possibility of taking *tax-free* withdrawals from the account

when you're 59½ or older and have held the account at least five years.† Withdrawals are not required from a Roth IRA during the original account holder's lifetime.

*Who's eligible:* Anyone with earned income below a certain level,\*\* or their spouse. There is no age limit.

## Turn to Star One

Star One is a great place to help your retirement savings grow with an IRA. Here are some of the unique features a Star One IRA offers:

- Convenience of payroll allocations and automated deposits.
- No set up, administration or annual maintenance fees.
- Automatic distributions available.
- 10 business day grace period and automatic renewal on Certificate Accounts.
- Competitive rates.
- Knowledgeable, qualified staff.
- Monthly statement.

Star One also has a wealth of information about Traditional IRAs, Roth IRAs and converting a Traditional IRA to a Roth IRA. Just visit [www.starone.org](http://www.starone.org) and click on the accounts tab at the top of the page. Or schedule an appointment to meet with an IRA Specialist at the branch nearest you by calling **(408) 543-5202** or toll-free at **(866) 543-5202**.

\* This is the limit for 2012. It is indexed to inflation for future years. Maximum contribution is \$5,000 or your taxable compensation for the year, whichever is less. Non-wage-earning spouses of wage earners may also contribute to an IRA.

\*\* See your tax advisor for details.

\*\*\* Taxes will be due at ordinary income tax rates upon withdrawal from a Traditional IRA. Premature withdrawals (generally, those made before age 59½) may be subject to a 10% tax penalty, too.

† Premature withdrawals (those made before age 59½ or within five years of account opening) are subject to ordinary income tax and a 10% tax penalty.

Note that Star One does not give tax advice. Consult your tax advisor for information specific to your situation.

## Free Workshop: Retirement Planning

Star One is pleased to offer free retirement planning workshops to members and non-members who would like to learn more about funding a more secure financial future. 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](http://www.starone.org) for online registration.

### Retirement Planning

To help ensure a comfortable retirement, it is important to take the proper steps during the working years. Participants in this workshop will learn how to harness the power of time, how investments can be used to reach long-term goals, and how inflation and taxes will impact their retirement dollars.

**Date:** **October 17, 2012**

**Time:** 5:30 – 7:15 p.m.

**Location:** Star One  
Administration Building  
1306 Bordeaux Drive,  
Sunnyvale

**RSVP by:** October 16, 2012

**Date:** **October 18, 2012**

**Time:** 6 – 7:45 p.m.

**Location:** Blossom Hill Branch  
1090 Blossom Hill Road,  
San Jose

**RSVP by:** October 17, 2012

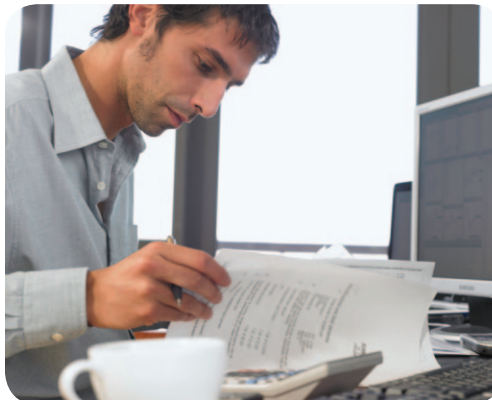
# Safeguard Your Records and Valuables

Natural disasters come in all shapes and sizes, whether in the form of an earthquake, tornado, flood or fire. From last year's tsunami in Japan to the wildfires in California and other western states this past summer, Mother Nature hasn't been pulling any punches. In fact, you never know where she'll strike next, so it's important to plan ahead should a disaster affect the area where you live.

To make sure your valuables and financial documents are secure consider taking the following steps.

**1. Create back-up records.** Duplicate important financial records and store them in a safe place outside of your home. While many of your recent financial documents are now easily accessed online, older documents should be scanned to a back-up storage device such as an external hard drive or saved on a CD or DVD. Consider purchasing a fireproof home safe to store your back up media or devices.

You can request copies of lost tax returns from the Internal Revenue Service (IRS) or loan documentation from your lending institutions – but this hassle can be avoided if you create back-up documents in advance.



**2. Make a video or photographic record of your valuables and update annually.** Document the items in each room in your home and any exterior buildings (garages, sheds, storage units) with a video camera (or photographs) and save this record in a safe place outside your home. Make sure to open closets and containers such as jewelry boxes so all important items are recorded. Should you need to file an insurance claim, this video record could help expedite the process.

The IRS offers a disaster loss workbook, Publication 584, that can help you record your belongings room by room. Find it at [www.irs.gov](http://www.irs.gov).

## New Star One Phone Service Hours

To better suit call volume and members' needs and preferences, we are making some changes to Star One Phone Service hours. Effective January 2013, for most holidays and weekends, Star One Phone Service will be available from **9 a.m. to 5 p.m.** (previously 10 a.m. to 6 p.m.).

The following hours are effective for 2012 and may vary in future years depending on what day these holidays fall on:

- Day before Thanksgiving (November 21) – 7 a.m. - 6 p.m.
- Christmas Eve (December 24) – 8 a.m. - 5 p.m.
- New Year's Eve (December 31) – 7 a.m. - 6 p.m.

Star One Phone Service is closed on Thanksgiving Day, Christmas Day and New Year's Day. If you've signed up for Star One Online Banking, you can access your accounts 24/7 by logging in at [www.starone.org](http://www.starone.org).

Best wishes for a happy holiday season!

## Holiday Schedule

Star One branches will be closed to observe:

**Veterans Day** – November 12 (Monday)  
**Thanksgiving Day\*** – November 22 (Thursday)  
**Thanksgiving Holiday** – November 23 (Friday)  
**Christmas Holiday\*\*** – December 24 (Monday)  
**Christmas Day** – December 25 (Tuesday)  
**New Year's Day\*\*** – January 1, 2013 (Tuesday)

\* On Wednesday, November 21, 2012 (the day before Thanksgiving) our branches are open during regular business hours. Star One Phone Service will be available 7 a.m. – 6 p.m.

\*\* Star One Phone Service will be open from 8 a.m. – 5 p.m. on Christmas Eve and 7 a.m. – 6 p.m. on New Year's Eve.

### 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. (9 a.m. – 5 p.m., effective January 2013) 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 & 11<sup>th</sup> Ave.

### Website

[www.starone.org](http://www.starone.org)

### Mailing Address

P.O. Box 3643  
Sunnyvale, CA 94088

### Email

[service@starone.org](mailto: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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