Star One Credit Union is one of Silicon Valley's largest, member-owned financial institutions. We've been serving Santa Clara County for over 59 years with more than 93,000 members worldwide. With Star One, you can expect great personal service, above-average yields on deposits, and below-market rates on loans.
Help members improve their lives by delivering valuable financial services.
Help members...
For many Americans owning their home is the American dream. In 2014, Star One provided over $200 million in first mortgage loans to our members. As the Silicon Valley real estate market reached a sustained high demand for the third consecutive year, Star One offered a successful new 10-year mortgage program. Along with a variety of mortgage programs, we made it possible for our members to have a house they can now call their home.
...improve their lives...
In 2014, Star One funded $75 million in Auto Loans. Members benefit from Star One’s lower-than-market auto loan rates and extended terms up to seven years. At Star One, we also understand that searching for the right car can be a time-consuming and frustrating process. Instead of spending valuable time visiting multiple dealerships and dealing with salespeople, Star One members can use our complimentary Personal Auto Shopper Service to help them find the right vehicle. Convenience, savings and excellent service are what we strive to provide our members on a daily basis.
...valuable financial services.
Despite the fact that we have been in an environment of protracted low rates for the last few years, Star One members are able to earn an interest rate of more than eight times the national average on their Star One Money Market Savings Account.† Plus, the account is completely liquid and accessible anytime, and securely insured to at least $250,000 by the Federal Government. Star One is owned by our members, so all of the profits goes back to them in form of higher yields on deposits and lower rates on loans. This is a testament to our commitment of delivering value to our members everyday.

†NATIONAL AVERAGE RATE FROM WWW.BANKRATE.COM. RATE AS OF FEBRUARY 25, 2015 AND SUBJECT TO CHANGE.
As a testament to Star One’s commitment to member service, our satisfaction ratings† are consistently above 97%. Over the years, we have been dedicated and committed to delivering superior products and services to help improve our members’ financial lives.

†ACCORDING TO AN INDEPENDENT STUDY.
Excellent
Star One was awarded the highest financial rating of A+ — WEISS RATINGS

★★★★★★
Rated Superior with five stars based on safety and financial soundness — BAUER FINANCIAL, INC.

Superior
Star One was awarded the highest financial rating — IDC FINANCIAL PUBLISHING, INC.
I’m writing to commend the excellent service provided by Karolina with my new car loan. My wife and I were at a dealership in Virginia, to purchase a new car to replace our vehicle which had been totaled. I applied for a Star One car loan online at the dealership, using my electronic tablet, and was immediately approved. When I called Star One, I spoke with Joe, one of your Member Service Representatives and he explained how direct deposit and automatic payment discounts would further decrease the interest rate. He arranged for someone to call us and finish the loan process. Karolina returned our call soon after. Unfortunately, the dealership was slow in processing the paperwork. Karolina however, stayed in contact with us and communicated with the dealership throughout and into the following week, until the documents had been sent and were ready to be e-signed. Had the dealership done their part, the entire process could have been completed within 2 hours. My car loan process with Star One was simple and smooth. This is why I’ve maintained my Star One accounts the past 31 years.

Very respectfully, – John
Star One Credit Union continues to grow and deliver valuable products and services to our members. In 2014, Star One achieved balanced growth in loans, deposits and membership as well as strong return on assets. Our conservative management strategies and policies, the skills of our employees, and the commitment of our Board and Committees all combine to provide our members with valuable financial products that meet their changing needs.

Star One has grown to one of the strongest credit unions nationally. During a time when many institutions were increasing their fees, Star One continued to offer products and services with low or no fees to serve the needs of our membership. A large part of our growth in loans was due to new and existing members taking advantage of the low loan rates and the strong housing market. Star One continues to offer some of the lowest loan rates on conventional real estate loans, home equity loans, auto loans, credit cards and student loans. We maintain conservative lending policies and work to offer good value to our membership while maintaining balanced returns and risk levels for future growth of the Credit Union.

Growth was steady throughout the year. The competitive products we offer and the trust our members place in Star One to manage their financial services contributes to our continued growth. Much of the deposit growth came from members concerned about the safety and security of their deposits at other institutions. While the rate environment remains at one of the lowest points in our history, members find our rates to be very competitive without confusing terms and account fees charged by other institutions.

Star One continues to focus on service...
quality and believes it is a key component to our continued success. Our service quality scores outpaced our peers. Star One identifies and improves procedures that increase member service without creating undue risk to the Credit Union. Throughout the year, Star One conducts a series of surveys to evaluate member service across all our product lines and delivery channels. Star One employees rank higher than our peers for staff knowledge, accuracy and speed of service. Member satisfaction stands at 97%. Our national ATM and Shared Branch networks, as well as full service Online Banking, Mobile Banking and Call Center also provide convenient channels for members to access their accounts no matter where they are located. Financial literacy and education are key components to helping members achieve their financial goals. Star One sponsored 15 different educational workshops throughout the year. These free workshops were well attended by members, their families and prospective members. They included such topics as Retirement Planning, First Time Home Buying, Mobile Banking, and Identity Theft Solutions to name a few. During 2014, Star One donated more than $100,000 to 41 different local community groups and non-profit organizations with employees and volunteers donating time and raising an additional $20,000. Some of the groups included the Alzheimer’s Association, American Cancer Society, Organs ‘R’ Us, Second Harvest Food Bank, Special Olympics, and Sunnyvale Community Services. Star One’s Beneficiary and Retiree Services Department continues to work with community groups and government agencies to draw awareness to elder financial abuse.

As we look forward to 2015 and beyond, you can be assured Star One will grow and prosper. The Board, volunteers and staff are committed to maintaining Star One as a safe and sound financial institution while providing exceptional products and services to our members. The Board and employees will continue to work on all aspects of Star One’s performance to ensure that it remains a respected, strong and sound financial institution for many years to come.
Star One is one of the strongest financial institutions in the nation. As a member, you can be assured our commitment to sound lending policies, conservative investment strategies and excellent member service continue to be a priority. While growth for growth’s sake has never been our strategy, Star One has grown to become one of the largest credit unions in the nation.

Amid challenges throughout the year, Star One continues to outperform our peers locally and nationally. While many banks have seen extraordinary losses in their loan portfolios over the past few years, unions nationally are experiencing significantly less. Star One delinquencies and charge-offs remain substantially lower than industry and peer institutions.

The low rate environment continues to squeeze margins on investments, loans and deposits and causes a challenging business environment. Star One is ranked as one of the most efficient credit unions nationally so a lower percentage of Star One’s profits go to operating costs and are returned to our members in the form of higher interest on deposits, lower rates on loans and lower fees. Star One continues to rank in the 90th percentile for return to member and efficiency. Many other institutions offer special deposit products for “new money only” and complicated pricing schemes. We believe this kind of strategy only hurts member loyalty in the long run. Star One maintains a strategy of offering an easy to understand product line without confusing pricing tiers or gimmicks. We consistently pay high yields on our deposit products while charging very competitive loan rates and minimal fees.

In 2014, Star One granted over $697 million in loans to members. More than 300 members took advantage of our loan modification process to reduce their rates on $126 million in mortgage loans resulting in significant savings in interest charges and monthly payments. Many members took advantage of our student lending program with more than $44 million in total outstanding loans. In November we revamped our program with more than $44 million in total outstanding loans. In November we revamped our program with more than $44 million in total outstanding loans. In November we revamped our program with more than $44 million in total outstanding loans.
loan modification process to reduce their rates on $126 million in mortgage loans resulting in significant savings in interest charges and monthly payments. Many members took advantage of our auto buying services to purchase new and used cars as well as transfer their loans from other institutions to Star One. Nine hundred students have taken advantage of our student lending program with more than $44 million in total outstanding loans. In November we revamped our credit card products and introduced our new Visa Signature and Platinum Rewards program. The program was well received by our members and we expect it to produce good results in future years. More than 60% of our member households utilize our checking account.

Star One members continue to move more towards our remote delivery channels, which provide greater convenience to members throughout the nation and beyond. In October, we introduced Saturday hours at our Stevens Creek branch. Our ATM Network has access to more than 800,000 machines worldwide, 30,000 surcharge-free nationwide, including 9,000 that accept deposits and 5,500 located at 7-Eleven stores. Our five Star One branches continue to see good activity by Bay Area members. Additionally, our Shared Branch Network has more than 5,000 full service branches in 48 states. Online Banking, Bill Pay and Mobile Banking usage continues to grow. Over 40,000 members now use Online Banking, 8,800 use Bill Pay and over 10,000 use Mobile Banking. Our Mobile Deposit service continues to see strong growth. Using this service, members can deposit a check via their smartphone. In 2014 alone, members deposited over $10 million remotely through this channel. In 2014 we enhanced Mobile Banking to include Visa card activation, the ability for members to update their personal contact information as well as view their debit and credit card transactions from their smartphone. Members continue to use our website for educational research, evaluation of product offerings, to review transactions and to open additional accounts. Many members also use our website to apply and activate mortgage, auto and credit card loans from their home or work.

Star One is always looking for more convenient ways for members to access their accounts. The Board and staff are committed to effectively and efficiently serving our members’ needs.
While many financial institutions are struggling with high loan delinquency and low growth in deposits and loans, Star One achieved another strong year financially. Assets grew 9.08% from $6.60 billion in 2013 to $7.20 billion in 2014. The Return on Assets for 2014 was 0.81%.

Membership increased 1.8% to 93,375. More than 52% joined from our community charter, another 41% joined through family members, while 7% joined through Lockheed Martin, Yahoo! and our other member companies. Over the past few years we have seen very strong growth in new members coming from the Santa Clara County region.

Deposits grew more than $306 million, up 6.70% from $4.57 billion in 2013 to $4.87 billion in 2014. Checking grew 13.52% to $272 million. The Money Market Savings Account grew 7.55% to $4.02 billion. Star One continues to pay higher deposit rates than most other financial institutions and does so without the “gimmick” products many other institutions offer.

Loans grew 3.4%, to $2.98 billion. The majority of the growth was in mortgage loans. Total real estate loans increased 3.16%, up more than $80 million for the year. Many new and existing members took advantage of the lower mortgage rates and increasing housing market. Auto loans increased 9.3% to $161 million as auto purchasing was up across the nation and many consumers were replacing their older vehicles. Student loans increased 8.1% to more than $44 million. Consumer Loan Delinquency increased slightly from 0.17% in 2013 to 0.21% in 2014, but was substantially lower than our peers and 2009 levels at 0.96%. Our loan portfolio continues to perform much better than other credit unions and banks nationally.

Our investment portfolio continues to provide good returns while maintaining safety and security. Our investment portfolio yield is usually in the top 25% tier of other large credit unions nationally. Borrowings increased to $1.49 billion in 2014. Star One borrows funds primarily to mitigate the interest rate risk associated with long-term fixed rate mortgages held in portfolio. Our loyal membership and their extensive use of products, services and automated delivery channels continues to provide the resources for Star One to thrive in difficult times and deliver lower priced loans, higher yielding deposits and automated services with no or low fees.

Continues
older vehicles. Student loans increased 8.1% to more than $44 million. Consumer Loan Delinquency increased slightly from 0.17% in 2013 to 0.21% in 2014, but was substantially lower than our peers and 2009 levels at 0.96%. Our loan portfolio continues to perform much better than other credit unions and banks nationally.

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Our loyal membership and their extensive use of products, services and automated delivery channels continues to provide the resources for Star One to thrive in difficult times and deliver lower priced loans, higher yielding deposits and automated services with no or low fees.
Financial Information

Assets

- Loans to Members: 41.3%
- Federal Agency Collateralized Mortgage Obligations: 12.5%
- Other Investments: 1.4%
- Corporate credit unions: 0%
- Other Assets: 7.9%
- Federal Agency Securities: 18.8%
- Federal Agency Mortgage Backed Securities: 18.1%
Financial Information

SAVINGS

- Money Market Savings (82.6%)
- IRA (7.7%)
- Checking (5.6%)
- Certificates (4.1%)
Financial Information

LOANS

Real Estate 1st (80%)

Real Estate 2nd (8.5%)

Visa (1.5%)

Auto (5.4%)

Other Consumer Loans (2.4%)

Investment Property (2.2%)
### Year End Summary

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$7,200,501</td>
<td>$6,601,207</td>
<td>9.1%</td>
</tr>
<tr>
<td>Member Savings and Certificate Accounts</td>
<td>$4,874,519</td>
<td>$4,568,302</td>
<td>6.7%</td>
</tr>
<tr>
<td>Loans to Members</td>
<td>$2,977,041</td>
<td>$2,879,682</td>
<td>3.4%</td>
</tr>
<tr>
<td>Delinquent Loans</td>
<td>$2,419</td>
<td>$1,870</td>
<td>29.4%</td>
</tr>
<tr>
<td>Member Equity</td>
<td>$796,281</td>
<td>$725,508</td>
<td>9.8%</td>
</tr>
<tr>
<td>Cash and Investments</td>
<td>$4,118,554</td>
<td>$3,620,641</td>
<td>13.8%</td>
</tr>
<tr>
<td>Dividends Paid to Members</td>
<td>$31,501</td>
<td>$25,729</td>
<td>22.4%</td>
</tr>
</tbody>
</table>

### Statement of Financial Condition

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Investments</td>
<td>$4,118,554</td>
<td>$3,620,641</td>
</tr>
<tr>
<td>Loans to Members</td>
<td>$2,977,041</td>
<td>$2,879,682</td>
</tr>
<tr>
<td><strong>Less: Allowance for Loan Losses</strong></td>
<td>(4,552)</td>
<td>(7,234)</td>
</tr>
<tr>
<td>Land, Building &amp; Equipment</td>
<td>$11,697</td>
<td>$11,669</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>$17,677</td>
<td>$16,787</td>
</tr>
<tr>
<td>Deposit-Share Insurance Fund</td>
<td>$41,060</td>
<td>$39,338</td>
</tr>
<tr>
<td>All Other Assets</td>
<td>$39,024</td>
<td>$40,324</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$7,200,501</td>
<td>$6,601,207</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Liabilities &amp; Member Equity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member Savings &amp; Certificate Accounts</td>
<td>$4,874,519</td>
<td>$4,568,302</td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>$7,637</td>
<td>$5,107</td>
</tr>
<tr>
<td>Borrowed Funds</td>
<td>$1,493,434</td>
<td>$1,269,934</td>
</tr>
<tr>
<td>Regular Reserves</td>
<td>$56,851</td>
<td>$56,851</td>
</tr>
<tr>
<td>Undivided Earnings</td>
<td>$742,911</td>
<td>$687,206</td>
</tr>
<tr>
<td>Unrealized Gain (Loss) on Investments</td>
<td>$9,262</td>
<td>($10,135)</td>
</tr>
<tr>
<td>Accumulated Other Comprehensive Income</td>
<td>($12,743)</td>
<td>($8,413)</td>
</tr>
<tr>
<td>Accrued Liabilities</td>
<td>$28,630</td>
<td>$32,355</td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Member Equity</strong></td>
<td>$7,200,501</td>
<td>$6,601,207</td>
</tr>
</tbody>
</table>
### Comparative Financial Results

#### Statement of Operations

**Income**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest on Loans</td>
<td>$100,659</td>
<td>$100,576</td>
</tr>
<tr>
<td>Investment Income</td>
<td>$51,850</td>
<td>$43,012</td>
</tr>
<tr>
<td>Other Operating Income</td>
<td>$6,819</td>
<td>$7,846</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$159,328</strong></td>
<td><strong>$151,434</strong></td>
</tr>
</tbody>
</table>

**Operating Expenses**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Compensation</td>
<td>$22,821</td>
<td>$20,366</td>
</tr>
<tr>
<td>Office Occupancy</td>
<td>$2,108</td>
<td>$2,128</td>
</tr>
<tr>
<td>Office Operations</td>
<td>$6,370</td>
<td>$6,485</td>
</tr>
<tr>
<td>Loan Servicing</td>
<td>$3,797</td>
<td>$2,794</td>
</tr>
<tr>
<td>Professional &amp; Outside Services</td>
<td>$2,120</td>
<td>$1,816</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>($2,135)</td>
<td>($1,903)</td>
</tr>
<tr>
<td>Operating Fee</td>
<td>$501</td>
<td>$567</td>
</tr>
<tr>
<td>Other Operating Expenses</td>
<td>$3,681</td>
<td>$6,775</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$39,263</strong></td>
<td><strong>$39,028</strong></td>
</tr>
</tbody>
</table>

**Income from Operations**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income from Operations</strong></td>
<td><strong>$120,065</strong></td>
<td><strong>$112,406</strong></td>
</tr>
</tbody>
</table>

**Non-Operating Income (Expense)**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Non-Operating Income (Expense)</strong></td>
<td>$131</td>
<td>$26</td>
</tr>
</tbody>
</table>

**Net Income Before Distribution**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Income Before Distribution</strong></td>
<td><strong>$120,196</strong></td>
<td><strong>$112,432</strong></td>
</tr>
</tbody>
</table>

**Dividends**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dividends</strong></td>
<td>$31,501</td>
<td>$25,729</td>
</tr>
</tbody>
</table>

**Interest on Borrowed Money**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest on Borrowed Money</strong></td>
<td>$32,990</td>
<td>$33,215</td>
</tr>
</tbody>
</table>

**Added to Reserves & Undivided Earnings**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Added to Reserves &amp; Undivided Earnings</strong></td>
<td><strong>$55,705</strong></td>
<td><strong>$53,488</strong></td>
</tr>
</tbody>
</table>
Financial Highlights

Total Assets
In Millions

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Assets (in Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>$5,432</td>
</tr>
<tr>
<td>2011</td>
<td>$5,932</td>
</tr>
<tr>
<td>2012</td>
<td>$6,304</td>
</tr>
<tr>
<td>2013</td>
<td>$6,601</td>
</tr>
<tr>
<td>2014</td>
<td>$7,201</td>
</tr>
</tbody>
</table>
Financial Highlights

**Total Loans**

*In Millions*

- **2010**: $2,403
- **2011**: $2,575
- **2012**: $2,763
- **2013**: $2,880
- **2014**: $2,977
Financial Highlights

Total Savings in Millions

- 2010: $3,893
- 2011: $4,184
- 2012: $4,355
- 2013: $4,568
- 2014: $4,875
The Supervisory Committee’s primary responsibility is to assure that internal operating controls are established and effectively maintained and that the Board of Directors’ plans, policies and procedures are being properly administered by management. The 2014 internal audit program consisted of extensive evaluation of internal procedures and policies as well as the hiring of outside audit firms to provide third-party evaluation of selected Star One business practices.

Internal controls are in place to ensure the Credit Union’s assets are protected and accounting data is accurate and reliable. They also promote operating efficiencies, provide safeguards against fraud, and confirm compliance with prescribed managerial policies, established procedures and applicable regulatory requirements.

During 2014, the Supervisory Committee directed a comprehensive ‘risk based’ audit program. Specific audit techniques and methods were applied to operating processes selected for their risks across all of the Credit Union’s products and services. The audit program consisted of audits conducted by Star One’s Internal Audit Department as well as independent reviews conducted by contracted, specialized external audit firms.

Based on the reports from ongoing internal audit programs and the audits performed during the year by third-party
The Supervisory Committee's primary responsibility is to assure that internal operating controls are established and effectively maintained and that the Board of Directors' plans, policies and procedures are being properly administered by management. The 2014 internal audit program consisted of extensive evaluation of internal procedures and policies as well as the hiring of outside audit firms to provide third-party evaluation of selected Star One business practices.

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Based on the reports from ongoing internal audit programs and the audits performed during the year by third-party firms, the Supervisory Committee reports that Star One is operating in a sound manner. Moreover, the Credit Union’s internal controls are effectively maintained to reasonably ensure that the Board of Directors’ plans, policies and procedures are being properly administered, and that the financial results are fairly and accurately represented in communications to the members.
Community Roots
Star One Credit Union is proud to be affiliated with the Santa Clara County community. In addition to providing quality financial products and services to members who live, work or attend school in the area, Star One makes a commitment each year to be a positive force through sponsorships, volunteerism and donations to various programs and organizations. A list of local events and 2014 benefactors follows.
Assistance League of San Jose: Hug-A-Bear

ALS Association, Golden West Chapter

Alzheimer’s Association: Silicon Valley Walk to End Alzheimer’s

American Cancer Society

American Diabetes Association

American Heart Association: Wear Red Day

Autism Speaks: Light It Up Blue

Bay Area Cancer Connection

Breathe California

Cake4Kids

Crohn's & Colitis Foundation
Cystic Fibrosis Research Inc.: Golf Tournament

EHC LifeBuilders: Rivers of Chocolate Festival

Employment & Community Options

Family Giving Tree: Back-to-School & Holiday Drive

Family Supportive Housing, Inc.

Fresh Lifelines for Youth

Friends of Stevens Creek Trail: 20th Annual Trailblazer Race

Happy Hollow Foundation: 4th Annual Hoot & Howl Gala

**HEALTHTrust – Meals on Wheels**

Healthier Kids Foundation

HERS Breast Cancer Foundation

HomeFirst: Programs for Veterans
Humane Society Silicon Valley
Hope Services
KARA
Live Oak Adult Day Services
Lucile Packard Children’s Fund
Lupus Foundation of Northern California
Morgan Autism Center
Operation Care & Comfort: Golf Tournament
Organs ‘R’ Us: Golden Gate Relay
Project Linus San José, CA/South Bay Chapter
Prostate Cancer Research — Stanford University
San Jose Day Nursery
Second Harvest Food Bank
Silicon Valley FACES
Special Olympics Northern California: 12th Annual Power Pull
Sunday Friends
Sunnyvale Community Services
Toys for Tots

The Grateful Garment Project
Each year we help more people in need than the previous year and this year is no exception. Your financial support makes it possible for us to keep a roof over our clients’ heads, utilities connected and nutritious food on the table.

Thank you for supporting the mission of Happy Hollow through sponsorship. You are also helping us reframe the story of the role of the modern zoo.

MARIE T. BERNARD
EXECUTIVE DIRECTOR
SUNNYVALE COMMUNITY SERVICES

HEATHER LERNER
EXECUTIVE DIRECTOR
HAPPY HOLLOW FOUNDATION
I want to thank you for giving me the gift of a pillow pet. I really like it. I hope you know that you made me very happy. You did not have to do this but thank you.

JESSICA
AGE 9
VIA FAMILY GIVING TREE

“Because you choose to support Second Harvest, the food bank has the resources each month to provide healthy food to our families. Without donors, none of this would be possible.”

IRENE
FOOD BANK CLIENT AND VOLUNTEER
SECOND HARVEST FOOD BANK

“I love the black and white cat. It was a surprise.”

JESSICA
AGE 9
VIA FAMILY GIVING TREE

“Thank you for the team. They are the reason why I eat. Thank you.”

IRENE
FOOD BANK CLIENT AND VOLUNTEER
SECOND HARVEST FOOD BANK

“I love the library. I go there often.”

JESSICA
AGE 9
VIA FAMILY GIVING TREE

“Thank you for the groceries. It has been a long time since I have had a turkey.”

IRENE
FOOD BANK CLIENT AND VOLUNTEER
SECOND HARVEST FOOD BANK

“I really like the cookies. Thank you.”

JESSICA
AGE 9
VIA FAMILY GIVING TREE

“Thank you for the library. I love reading.”

IRENE
FOOD BANK CLIENT AND VOLUNTEER
SECOND HARVEST FOOD BANK

“I love the black and white cat. It was a surprise.”

JESSICA
AGE 9
VIA FAMILY GIVING TREE

“Thank you for the team. They are the reason why I eat. Thank you.”

IRENE
FOOD BANK CLIENT AND VOLUNTEER
SECOND HARVEST FOOD BANK

“I love the library. I go there often.”

JESSICA
AGE 9
VIA FAMILY GIVING TREE

“Thank you for the groceries. It has been a long time since I have had a turkey.”

IRENE
FOOD BANK CLIENT AND VOLUNTEER
SECOND HARVEST FOOD BANK

“I really like the cookies. Thank you.”

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