A different kind of “bank”

Star One Credit Union is one of Silicon Valley’s largest, member-owned financial institutions. We’ve been serving Santa Clara County for over 60 years with more than 100,000 members worldwide. With assets over $8.98 billion, Star One is ranked tenth in total assets among over 6,000 credit unions nationally. At Star One, members expect great personal service, above-average yields on deposits, and below-market rates on loans.
We focus on you, the member, as an individual, and we strive to give you the personal service to meet your unique financial needs.

Star One’s mission is to improve each member’s life by delivering valuable financial services.

We focus on you, the member, as an individual, and we strive to give you the personal service to meet your unique financial needs.
Your hard-earned money should be working for you. So we give you higher deposit returns on the things you’re saving for, and low interest rates and fees on loans for home and auto, and credit cards.

Our Student Loans and Student Loan Refinance Programs help young students, families, and graduates pay off their debt while saving money.

Improving your life with competitive rates & fees
Improving your life by giving you more

The Credit Union National Association (CUNA) recognized Star One as the top credit union for the fourth consecutive year for providing the most direct financial benefits to its members.
Members get more interest and benefits with Rewards Checking which earns the same rate as a Money Market Savings Account, regardless of balance.

And with the Star One Visa Signature Rewards credit card, members can earn points with every dollar spent which can be used toward cash, travel and merchandise.
Improving your life through convenience

We know your time is valuable. So we offer free Online Banking and Mobile Banking with Mobile Deposit and Bill Pay that allow you to bank on your terms.

Members living outside Santa Clara County can access nearly 30,000 ATMs – many which take deposits – and 5,000 shared branches in the CO-OP network.
Improving your life through financial education

Members of all ages can access free Financial Counseling and Educational Workshops on various critical topics like retirement, estate planning, building budgets, understanding credit, home buying, cyber awareness and much more.

Star One also offers an online financial education program to all members through EverFi. With interactive modules, members can increase their money-management knowledge.
Improving your life
with knowledgeable experts

Our Personal Auto Shopper program provides members a dedicated person to research, find, and negotiate the best deal on the car they want, without the countless hours of haggling at the dealership.

Those looking to buy or sell a home have a one-stop resource for all their real estate agent needs with the HomeAdvantage™ program, all at no additional cost.
Improving your life through wealth-building tools

Our liquid Money Market Savings Accounts, simple IRAs, and Certificate Accounts are excellent tools for retirement.

And through a special partnership with Affinity Trusts, members have access to free estate planning consultations and discounted living trusts prepared by experienced attorneys, making legacy planning less daunting.
This year, Star One proudly celebrated the milestone of serving over 100,000 members. As we welcome more people to join Star One, our mission to improve each member’s life by delivering valuable financial products and services doesn’t waiver.

As a credit union, we are fundamentally structured to fulfill this mission: profits go back to members in the form of higher returns, lower loan rates, nominal or no fees, and innovative technologies to make “banking” more convenient and secure for everyone. But, unlike banks and other for-profit financial institutions, our board is made of unpaid volunteers who willingly devote their time and experience to serving the membership. Together with the Star One staff, they use wisdom, sensibility, and conservative management strategies and policies – not trend-driven or rash decision-making – to steer the organization, ensuring it remains the solid and financially-sound credit union that’s been trusted for over 60 years.

In March 2017, Gae Adams announced her retirement from her position as board chair since being elected in 2011. After 18 years total of serving on the board of directors, we are grateful for her service and her leadership in this role. Gae and the board chairs before her, led the board in making sound decisions that brought tremendous value to the members while building member loyalty. Going forward, I and the board members will strive to continue the methods and values that make Star One as successful as in years past.

Likewise, Richard Heldebrant announced his retirement from his position as president and CEO at the end of 2017. Having joined in 1997, he brought extraordinary talent and a deeply analytical approach to managing the Credit Union. His philosophy of “less is more” set the tone that kept us keenly focused on members, and pushed Star One to be the best among credit unions. Under his leadership, assets have grown to $8.98 billion and we now have over 101,000 members. Star One grew to become the 10th largest credit union in the nation out of 5,847 credit unions while consistently achieving high member satisfaction scores (currently at 98%) and multiple industry awards.

As we wish Rick success in his new endeavors, we thank him for his tireless dedication to helping Star One be an example
in the industry.
While many banks try to maximize profits only for the board and shareholders, Star One works to give more back to the membership. In the second quarter of 2017, Star One posted numbers that greatly surpassed the previous quarter’s industry average dividends-to-income ratio, according to an article by creditunions.com. As they reported, the industry average of dividends-to-income ratio in the first quarter of 2017 was 9.5%. Star One reported a second quarter 2017 dividends-to-income ratio of 28.9%, nearly three times more than the industry average for the first quarter.

For Star One, giving more to members also means providing exceptional and individualized member service. In 2017, Star One achieved its highest Overall Service Satisfaction score ever received from Raddon Financial Group. These results were “nearly four points over the “Very Satisfied” score and seven points above the “Extremely Likely to Recommend” score reported in 2016.

Member satisfaction is also measured routinely through transaction surveys, and the Branch Advisory Group where local members give their candid feedback to branch managers about their experiences and offer suggestions. This way, we not only open genuine communications with members, but we gather valuable input that helps us continually improve the Credit Union.

Financial literacy and education are keys to building lasting wealth. In the summer of 2017, Star One expanded the interactive online EverFi financial education modules to all members with a goal to enhance their financial savvy. Now, members of all ages can access these lessons at no additional cost.

And as in years past, Star One hosted multiple live and online educational workshops to further equip members with critical tools. The workshops revolved around understanding credit reports, retirement and legacy planning, preparing and paying for college, building a budget, buying a home or auto, safeguarding against ID theft, and much more. Some, such as the popular Age Well, Plan Well workshop were filled to capacity, indicating the need for helpful and practical guidance for life’s important financial stages.

We do our utmost to serve our members.

While many banks try to maximize profits only for the board and shareholders, Star One works to give more back to the membership.

We’re honored to also serve members of the community. In 2017, Star One donated more than $341,000 to local organizations who provide resources and assistance to individuals and families around Santa Clara County. In addition, Star One employees gave more than $25,400 in financial and in-kind donations and numerous hours of personal time to these organizations which help veterans, families, children, the homeless, those facing physical or medical challenges, local animal shelters, and the environment. These include Second Harvest Food Bank, the American Heart Association, Meals on Wheels, Silicon Valley Humane Society, Morgan Autism Center, Organs R Us, Assistance League, American Diabetes Association, Family Giving Tree, Prostate Cancer Research, Cake4Kids, Toys for Tots, and HomeFirst, to name a few.

The year ahead holds many opportunities for growth and continuing success. It will be the goal of the Star One board, executives, management, and staff to keep the momentum of a successful 2017 going in 2018 and well into the future.
Through many changes and accomplishments in 2017, Star One’s mission of improving each member’s life by delivering valuable products and services was in clear focus. This mission drives every business decision we make, and it’s at the heart of how we serve our members.

We prepared for the retirement of Rick Heldebrant as president and CEO, and Gae Adams as board chair. These two leaders contributed so much to the success of Star One with judicious management and thoughtful expertise. We wish them the very best, and will stay strongly devoted to maintaining the legacy of achievement they leave behind.

2017 marked another year in remarkable growth for Star One. We granted over $335 million in consumer loans, including auto loans, and $687 million in real estate loans, and still charge-offs remain low at 0.01%. Savings and checking grew to $6.56 billion. Members opened 7,726 new memberships, making Star One part of their wealth-building strategy. Yet, our fees and loan rates remain lower than many of our peers.

This combination of competitive returns and low loan rates and fees earned Star One the Member Benefits Top Performance Award for the fourth consecutive year from the Credit Union National Association (CUNA). According to their analysis, Star One’s annual benefits per household increased to $1,614, for the 12 months ending June 30, 2017. Total benefits delivered to all of Star One’s members were $83,298,073, the highest ever reported by Star One or any other credit union. This recognition pleases us to know that how we operate Star One directly impacts each member in a positive way.

Providing top-quality service with the financial tools members need is a core tenet at Star One. The results of the three primary surveys that are used to evaluate the quality of service provided to members were the best ever reported, including the highest member satisfaction rating of 98%. And our already valuable products and services were enhanced this year to give members more value, rewards, convenience, and security.

For instance, Star One introduced the Student
Loan Refinance Program to help students and their families potentially save money and simplify debt by consolidating both private and federal student loans. We were also excited to partner with Affinity Trusts to provide members with free estate planning consultations and discounted, professional estate planning services at a fraction of the cost of these services elsewhere.

The rewards on Star One’s Visa Signature Rewards Credit Card were increased from 1.25% to 1.50%, allowing members to earn more with each dollar spent, and the travel rewards website was revamped to be more streamlined. Then, we made it easier for members to qualify for Rewards Checking, which earns the same return as our Money Market Savings Account, by requiring only a primary membership to be enrolled in eStatements, eTaxes, and eNotices.

Recent upgrades to our ATMs provide more customization and allow members to receive a text or email receipt instead of paper. For even more convenience and options, we unveiled an Interactive Teller Machine at the newest Big Basin Branch that is equipped with a phone and monitor that allows members to make transactions with remote Star One employees. And now, with our new online “Wait Smarter” feature, members coming to a branch can plan their visit better by checking wait times, if any, or by remotely signing in to speak with a Member Service Representative from any PC or mobile device.

As financial technology evolves, Star One was pleased to partner with eZforex, a foreign exchange company, and Ripple, the creator and developer of a payment protocol and exchange network to successfully complete the first international remittance using the newest industry standard, blockchain technology. This leading-edge technology will give members another funds-transfer option that is more convenient, less expensive and more secure.

We worked diligently to improve how members manage their accounts online. For instance, those applying for auto loans online can now access a user-friendly application and benefit from an efficient loan process since we converted to the Credit Union Direct Lending (CUDL) 360 system. And in the fall, Star One took on the task of converting Online Banking to improve its function, provide greater flexibility for future enhancements, and to better unify it with the straightforward and useful Mobile Banking already familiar to members. This undertaking did not come without challenges; we learned a lot and are continuing to make improvements. We are thus pleased that members can now enjoy a superior online banking experience. In fact, the new website received the highest score ever given by Banking User Experience (BUX) Advisors, an independent firm, as part of their website evaluation project.

With a new year in view we are poised to make more positive changes and achieve more while being a secure place to build and manage your wealth.

Total benefits delivered to all of Star One’s members were $83,298,073, the highest ever reported by Star One or any other credit union. This recognition pleases us to know that how we operate Star One directly impacts each member in a positive way.

“T......
Star One achieved another strong year financially. The Return on Assets for 2017 was 0.64%. Our Net Worth ratio remains strong at 10.90%. Our federal regulator considers a credit union with a ratio of 7.00% to be well capitalized.

Membership increased 3.6% to 101,752. A record 7,726 new members joined Star One during 2017 compared to 6,963 in 2016. This was the highest membership growth in our history. More than 55% joined from our community charter, another 38% joined through family members, while 5% joined through other member companies. Over the past few years we have seen very strong growth in new members coming from Santa Clara County with 82% of all new members coming from this region.

Deposits grew $699 million, up 11.9% from $5.86 billion in 2016 to $6.56 billion in 2017. Checking increased 13.7% to $391 million. Money Market Savings Accounts grew 13.1% to $5.54 billion. Certificates of Deposit grew 5.2% to $253 million. 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 5.3%, to $3.86 billion. The majority of the growth was in mortgages. Many new and existing members took advantage of the lower mortgage rates and increasing home prices. Total first real estate loans increased 4.4%, up $130 million for the year. Auto loans increased 10.9%, up $22 million. Consumer loan growth was strong at 7.72%. Consumer loan delinquency remained low at 0.19% in 2017. Our loan portfolio continues to perform much better than other credit unions and banks both locally and nationally. Our investment portfolio provides strong returns while maintaining safety and security. Star One does not invest in subprime debt.

Star One continues to thrive and provide valuable financial services to our members throughout California and the nation. Our loyal membership and their extensive use of products, services and automated delivery channels provide the resources for Star One to be one of the most successful credit unions in the nation.
The Supervisory Committee’s primary responsibility is to assure that Star One has effective internal operating controls and that the Board of Directors’ plans, policies and procedures are being properly administered by management.

The 2017 internal audit programs consisted of an extensive evaluation of internal procedures and policies as well as the hiring of outside audit firms to provide third-party evaluations of selected Star One business practices. Internal controls are in place to ensure the Credit Union’s assets are protected and to verify the accuracy and reliability of Star One’s accounting data. They also promote operating efficiencies, provide safeguards against fraud, and ensure compliance with prescribed managerial policies, established procedures, and applicable regulatory requirements.

During 2017, 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 Supervisory Committee contracted with specialized external firms to perform independent reviews.

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.
Financial Highlights

**Total Assets**
in Millions

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>$6,601</td>
<td>$7,201</td>
<td>$7,858</td>
<td>$8,821</td>
<td>$8,979</td>
</tr>
</tbody>
</table>

**Total Savings**
in Millions

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>$4,568</td>
<td>$4,875</td>
<td>$5,289</td>
<td>$5,864</td>
<td>$6,563</td>
</tr>
</tbody>
</table>

**Total Loans**
in Millions

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>$2,880</td>
<td>$2,977</td>
<td>$3,232</td>
<td>$3,662</td>
<td>$3,857</td>
</tr>
</tbody>
</table>
## Comparative Financial Results

### Year End Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$8,978,909</td>
<td>$8,820,865</td>
<td>1.8%</td>
</tr>
<tr>
<td>Member Savings and Certificate Accounts</td>
<td>$6,563,401</td>
<td>$5,863,972</td>
<td>11.9%</td>
</tr>
<tr>
<td>Loans to Members</td>
<td>$3,857,007</td>
<td>$3,662,215</td>
<td>5.3%</td>
</tr>
<tr>
<td>Delinquent Loans</td>
<td>$2,163</td>
<td>$1,689</td>
<td>28.1%</td>
</tr>
<tr>
<td>Member Equity</td>
<td>$927,713</td>
<td>$881,466</td>
<td>5.2%</td>
</tr>
<tr>
<td>Cash and Investments</td>
<td>$4,942,297</td>
<td>$5,021,948</td>
<td>-1.6%</td>
</tr>
<tr>
<td>Dividends Paid to Members</td>
<td>$65,435</td>
<td>$45,484</td>
<td>43.9%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities &amp; Member Equity</td>
<td></td>
</tr>
<tr>
<td>Member Savings &amp; Certificate Accounts</td>
<td></td>
</tr>
<tr>
<td>Accounts Payable</td>
<td></td>
</tr>
<tr>
<td>Borrowed Funds</td>
<td></td>
</tr>
<tr>
<td>Unadjusted Earnings</td>
<td></td>
</tr>
<tr>
<td>Other Comprehensive Income</td>
<td></td>
</tr>
<tr>
<td>Total Liabilities &amp; Member Equity</td>
<td></td>
</tr>
</tbody>
</table>

### Statement of Financial Condition

#### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Investments</td>
<td>$4,942,297</td>
<td>$5,021,948</td>
<td>-1.6%</td>
</tr>
<tr>
<td>Loans to Members</td>
<td>$3,857,007</td>
<td>$3,662,215</td>
<td>5.3%</td>
</tr>
<tr>
<td>Less: Allowance for Loan Losses</td>
<td>($4,537)</td>
<td>($4,214)</td>
<td></td>
</tr>
<tr>
<td>Land, Building &amp; Equipment</td>
<td>$14,971</td>
<td>$15,571</td>
<td>-4.0%</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>$21,874</td>
<td>$19,567</td>
<td>11.8%</td>
</tr>
<tr>
<td>Deposit-Share Insurance Fund</td>
<td>$51,886</td>
<td>$46,409</td>
<td>11.3%</td>
</tr>
<tr>
<td>All Other Assets</td>
<td>$95,411</td>
<td>$59,369</td>
<td>61.2%</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$8,978,909</td>
<td>$8,820,865</td>
<td></td>
</tr>
</tbody>
</table>

#### Liabilities & Member Equity

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Savings &amp; Certificate Accounts</td>
<td>$6,563,401</td>
<td>$5,863,972</td>
<td>11.9%</td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>$6,293</td>
<td>$5,710</td>
<td>9.6%</td>
</tr>
<tr>
<td>Borrowed Funds</td>
<td>$1,438,900</td>
<td>$2,024,400</td>
<td>-29.1%</td>
</tr>
<tr>
<td>Regular Reserves</td>
<td>$56,851</td>
<td>$56,851</td>
<td>0.0%</td>
</tr>
<tr>
<td>Undivided Earnings</td>
<td>$920,936</td>
<td>$822,071</td>
<td>12.0%</td>
</tr>
<tr>
<td>Unrealized Gain (Loss) on Investments</td>
<td>($47,620)</td>
<td>($24,237)</td>
<td>-95.6%</td>
</tr>
<tr>
<td>OCI Derivative Market Gain/(Loss)</td>
<td>$17,760</td>
<td>$14,057</td>
<td>26.4%</td>
</tr>
<tr>
<td>Accumulated Other Comprehensive Income</td>
<td>($20,214)</td>
<td>($27,276)</td>
<td>25.8%</td>
</tr>
<tr>
<td>Accrued Liabilities</td>
<td>$42,602</td>
<td>$45,317</td>
<td>-6.0%</td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Member Equity</strong></td>
<td>$8,978,909</td>
<td>$8,820,865</td>
<td></td>
</tr>
</tbody>
</table>
### Statement of Operations

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on Loans</td>
<td>$128,902</td>
<td>$116,564</td>
</tr>
<tr>
<td>Investment Income</td>
<td>$80,350</td>
<td>$63,133</td>
</tr>
<tr>
<td>Other Operating Income</td>
<td>$7,949</td>
<td>$8,143</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$217,201</strong></td>
<td><strong>$187,840</strong></td>
</tr>
<tr>
<td><strong>Operating Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Compensation</td>
<td>$32,486</td>
<td>$27,917</td>
</tr>
<tr>
<td>Retirement Plan Valuation</td>
<td>$1,265</td>
<td>($2,200)</td>
</tr>
<tr>
<td>Office Occupancy</td>
<td>$2,469</td>
<td>$2,296</td>
</tr>
<tr>
<td>Office Operations</td>
<td>$7,775</td>
<td>$7,359</td>
</tr>
<tr>
<td>Loan Servicing</td>
<td>$5,382</td>
<td>$5,346</td>
</tr>
<tr>
<td>Professional &amp; Outside Services</td>
<td>$3,196</td>
<td>$2,664</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>$1,083</td>
<td>$1,184</td>
</tr>
<tr>
<td>Operating Fee</td>
<td>$502</td>
<td>$462</td>
</tr>
<tr>
<td>Other Operating Expenses</td>
<td>$4,299</td>
<td>$3,710</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$58,457</strong></td>
<td><strong>$48,738</strong></td>
</tr>
<tr>
<td><strong>Income from Operations</strong></td>
<td><strong>$158,744</strong></td>
<td><strong>$139,102</strong></td>
</tr>
<tr>
<td>Non-Operating Income (Expense)</td>
<td>$52</td>
<td>$477</td>
</tr>
<tr>
<td><strong>Net Income Before Distribution</strong></td>
<td><strong>$158,796</strong></td>
<td><strong>$139,579</strong></td>
</tr>
<tr>
<td>Dividends</td>
<td>$65,435</td>
<td>$45,484</td>
</tr>
<tr>
<td>Interest on Borrowed Money</td>
<td>$34,496</td>
<td>$31,964</td>
</tr>
<tr>
<td><strong>Added to Reserves &amp; Undivided Earnings</strong></td>
<td><strong>$58,865</strong></td>
<td><strong>$62,131</strong></td>
</tr>
</tbody>
</table>
Thank you so much for your gift of $3,500. This will enable us to put food on tables and hope in hearts of the families who are struggling to make ends meet.

Many thanks to all of you who support us to prevent homelessness and fight hunger in our communities.

Karen

Sacred Heart Community Service

Your generous gift of $3,500.00 to Sacred Heart Community Service will provide for projects that help the needy. You are helping to meet the basic needs of those in our community who are struggling with poverty. Your generosity is truly appreciated.

Tanya -
Thank you for your very generous support of our Holiday Program.

Moting a difference.

Community Impact
Improving the lives of our community

The Star One family is devoted to the community we serve and strives to be a strong corporate citizen and good neighbor.

We work with various organizations in Santa Clara County to support their worthy causes through direct financial donations, in-kind contributions, and by sharing time in volunteer activities.
2017 Benefactors

ALS Association - Golden West Chapter • Alzheimer's Association • American Cancer Society, Inc. • American Diabetes Association, Inc. • American Heart Association • Assistance League of San Jose • Autism Speaks, Inc. • Bay Area Cancer Connections • Blossom Birth Services • Books for Treats • Breathe California of the Bay Area • Cake4Kids • Crohn's and Colitis Foundation • Cystic Fibrosis Research, Inc. • Cancer CAREpoint • Child Advocates of Silicon Valley • Citizen Schools • Cupertino Education Endowment Foundation • Cystic Fibrosis Research, Inc. • Employment & Community Options • Family Giving Tree •

Star One volunteers at Family Giving Tree’s Holiday Wish Drive
Family Supportive Housing • Fresh Lifelines for Youth • Friends of Stevens Creek Trail • Happy Hollow Park & Zoo • Health Trust - Meals on Wheels • HomeFirst • Humane Society Silicon Valley • Jacob's Heart Children's Cancer Support Services • Live Oak Adult Day Care Services • Lucile Packard Foundation for Children's Health • Lupus Foundation of Northern California • Morgan Autism Center • National Alliance on Mental Illness • The National Credit Union Foundation • NephCure Kidney International, Inc. • Nike Animal Rescue Foundation • Operation: Care and Comfort • Organs ‘R’ Us • San Jose Day Nursery •
2017 Benefactors  continued

Pancreatic Cancer Action Network, Inc. • Sacred Heart Community Service • San Andreas Regional Center • Saratoga Adult Day Care Center • Second Harvest Food Bank of Santa Clara and San Mateo Counties • Silicon Valley Community Foundation • Silicon Valley FACES • Special Olympics Northern California • Stanford Health Care • Stroke Awareness Foundation • Sunday Friends • Sunnyvale Community Services • Support LeeAnne • The Tech Museum of Innovation • Marine Toys for Tots Foundation • VMC Foundation • West Valley Community Services

Star One presents a check to Second Harvest
Dear Friends at Star One,

Words come short in expressing our gratitude for your kindness and generosity. Imagine a world where every business cared like you do!...I wanted to send along a personal heartfelt thank you. We will match every dollar with a measure of love.

Warmly,
Lori Butterworth
Founder, Jacob’s Heart

...[your gift] will enable us to put food on tables and hope in hearts of the families who are struggling to make ends meet. Many thanks to all of you who support us to prevent homelessness and fight hunger in our communities.

Kohinoor Chakravarty Ph.D., MSW
West Valley Community Services
...I am touched and overwhelmed by generous individuals like you who are making sure that no one in our community has to face breast or ovarian cancer alone.

...It is kindness like yours that helps to make our work possible.

Colleen Carvalho, MA
Bay Area Cancer Connections

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(408) 543-5202

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