

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Summer 2014

Two New Programs for Student Loan Repayment Savings

As many college graduates enter the real world, they all-too-soon learn the reality of making student loan payments. If you or your child are feeling stressed by multiple student loan payments and/or the monthly amount, Star One Credit Union offers two new programs that can help ease financial strain.

Private Student Loan Consolidation

A Student Choice Private Consolidation Loan allows you to combine multiple private student loans into one convenient payment. It features a low, variable interest rate; zero origination fees; and borrower-friendly repayment terms. In addition to just having one payment, consolidating multiple loans has the potential to save you thousands of dollars in interest over the life of your loan.

Benefits include:

- Choose a graduated repayment option to enjoy lower initial monthly payments.
- Receive a 0.25% rate discount for automatic electronic payments.
- Consolidate your private student loans up to \$100,000.

PLUS Loan Refinance Program

If you took out a federal PLUS loan for graduate school within the past several years, you may be able to lock into a lower interest rate by refinancing your loans with today's low interest rate and consolidate multiple loans into one payment to save money.

The Student Choice PLUS Refinance Loan offers several rate and repayment options:

Rate	Terms
5.99% APR	5-year repayment term ¹
6.49% APR	10-year repayment term ¹
7.49% APR	15-year repayment term ¹

To help you understand how much you could save, if you refinance \$48,000 in loans, moving from a 7.90% rate (10-year repayment term) to a 6.49% rate (10-year repayment term), you could lower your monthly payment by more than \$30 and save approximately \$4,200 over the life of the loan.

Learn More

Affordable Undergraduate and Graduate Business private student loan solutions are

also available to help fill the gaps in your student loan coverage. For more information or to apply, visit www.starone.org and select Student Loans from the Loans menu.

¹ APR = annual percentage rate. Your interest rate is fixed and is based on the repayment term that you choose. All loans subject to approval and restrictions may apply. Star One Credit Union reserves the right to change rates for new applications at any time and without notice. A \$48,000 refinance loan for a term of 60 months with a 5.99% APR, the monthly payment will be \$927.75. A \$48,000 refinance loan for a term of 120 months with a 6.49% APR, the monthly payment will be \$544.79. And a \$48,000 refinance loan for a term of 180 months with a 7.49% APR, the monthly payment will be \$444.69.

Loans subject to credit qualification and additional criteria, including graduation from an approved school.

POWERED BY:



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Use Star One's Personal Auto Shopper

Are you looking for a new or used vehicle, but not looking forward to running around to different dealerships or checking the used-car ads and haggling over prices? Take the inconvenience and stress out of car shopping! Star One's free Personal Auto Shopper Service can make your life easier.

Our Personal Auto Shopper will:

- Do the research and locate your vehicle for you.
- Negotiate the best price for you and help with the paperwork.
- Assist with your trade-in.
- Deliver the vehicle right to your home or office in most cases.

Get Started Today – It's Easy!

Using our Personal Auto Shopper Service takes just minutes. Simply go to **www.starone.org** and click on "Car Buying Resources" under the Tools menu and then click on "Contact Holly Today!" Or call **(855) 674-7887**.



Our Personal Auto Shopper, Holly Fraser, or one of her staff will get back to you with information the same day, in most cases. Holly can also assist you with financing through Star One.*

So why run around town looking for your next car? Leave the legwork to us. Visit **www.starone.org** or call **(855) 674-7887** today!

* Normal credit restrictions/approvals apply.

All new cars arranged for sale are subject to price and availability from the selling franchised new car dealer. Service provided by CU Smart Shop Auto Service LLC, a licensed California dealer.



Tell Us Your Travel Plans

If you're planning a trip, whether it is business or pleasure, domestic (even within your state) or international, 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 notify us by completing the Travel Notification Form.

You can access the form by logging into Online Banking and clicking on the "Submit a Travel Notification Form" link just above the calendar. Or, you can contact one of the Star One Representatives at **(408) 543-5202** or **(866) 543 5202**.

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



Money Market Savings Account at Star One

Want to take your savings higher? At 0.70% APY,* Star One's Money Market Savings Account rate **earns five times more than the national average.****

In addition to a great rate that helps your savings grow faster, a Star One Money Market Savings Account has these benefits:

- Minimum opening balance of just \$50.
- Funds are liquid and accessible anytime without penalty at Star One branches as well as CO-OP Shared BranchSM locations and CO-OPSM ATMs.
- If you have a Star One Checking Account, you can access money with your debit card by selecting the cash back option during checkout at many stores.
- Your deposit funds are safe and insured to at least \$250,000 by the National Credit Union Administration.

Take advantage of these excellent benefits today. Learn more about Star One Money Market Savings Accounts and other high-interest savings products by visiting **www.starone.org**, stopping by a branch or calling **(408) 543-5202** or **(866) 543-5202**.

* APY = annual percentage yield. The annual percentage yield on the Star One Money Market Savings Account is variable. APY as of 05/01/14 and is subject to change. Minimum \$50 deposit is required to establish the account. You must maintain a \$50 daily balance to earn the current APY. All new accounts are subject to Star One credit approval, account opening procedure, and truth-in-savings account and membership terms, disclosures and fee schedule. Fees may reduce earnings on your account. Star One is federally insured by the National Credit Union Administration (NCUA), an agency of the Federal Government.

** National average rate from Bankrate.com. Rates are as of May 1, 2014, and subject to change.



Free Educational Workshops

Star One wants to help you on your path to financial security, now and in the future. Please join us for any of these free workshops.

Online Banking, Mobile Banking & Bill Pay

Date: August 13, 2014
Time: 5:30 – 7 p.m.
Location: Star One Administration Building
1306 Bordeaux Dr., Sunnyvale
RSVP by: August 12

Home Buying

Date: September 17, 2014
Time: 5:30 – 7 p.m.
Location: Star One Administration Building
1306 Bordeaux Dr., Sunnyvale
RSVP by: September 16

Date: September 18, 2014
Time: 6 – 7:30 p.m.
Location: Stevens Creek Branch
3136 Stevens Creek Blvd., San Jose
RSVP by: September 17

Planning Ahead Is Key!

Date: October 8, 2014
Time: 5:30 – 7 p.m.
Location: Star One Administration Building
1306 Bordeaux Dr., Sunnyvale
RSVP by: October 7

Date: October 9, 2014
Time: 6 – 7:30 p.m.
Location: Blossom Hill Branch
1090 Blossom Hill Rd., San Jose
RSVP by: October 8

Registration is required: Please call **(408) 543-5127** and leave your name, number of guests attending, daytime phone number and location you plan to attend, visit a **Branch** or visit **www.starone.org** to register online. Space is limited. Workshops are free and open to members and non-members. Workshop schedule subject to change, please refer to **www.starone.org** for more information.

Don't Let Thieves Steal Your Identity

Here are some tips that can help you avoid becoming a victim of identity theft:

- Use a cross-cut shredder to destroy all preapproved credit offers, convenience checks, balance transfer checks and mail that includes personal information. You can also enroll in online statements or eNotices.
- Be on the lookout for people who may be trying to eavesdrop or look over your shoulder when you're sharing sensitive information, such as on a cellphone in a public space or at an ATM.
- Order a copy of your credit report at least once a year to check for suspicious accounts. You can get a free credit report once a year from www.annualcreditreport.com.
- Immediately delete emails and hang up on phone calls from people you don't know.
- Keep your firewall and antivirus software updated when using the Internet.
- Don't carry your Social Security number in your wallet, and don't have it printed on your driver's license or personal checks.
- Don't email personal information to anyone. Never put account numbers, Social Security numbers, etc. in an unsecure email. Note that Star One Credit Union will never ask for your account information in an email or an unsolicited phone call.

If Your Identity Is Stolen ...

If you believe you've been a victim of identity theft:

- Place a fraud alert with credit bureaus by contacting Equifax (1-800-525-6285), Experian (1-888-397-3742) and TransUnion (1-800-680-7289). If you notify one credit bureau, they should notify the others, but don't hesitate to contact all three to be sure.
- Order your credit reports at www.annualcreditreport.com.
- Notify all financial institutions, including Star One.
- Notify local law enforcement.
- Submit a complaint to the Federal Trade Commission at www.ftc.gov/complaint.

For more detailed information about how to handle an identity theft incident, download "Taking Charge – What To Do If Your Identity Is Stolen" at consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf. You can also visit the "Awareness & Info" page under "tools" at www.starone.org for additional identity theft information.



Star One Phone Representatives

(408) 543-5202 or
(866) 543-5202 toll free
Fax: (408) 543-5203

Star One Phone Representatives are available Mon. – Fri., 7 a.m. – 9 p.m. and on weekends and most holidays from 9 a.m. – 5 p.m. 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

Your savings is 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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Holiday Schedule

Star One Branches will be closed to observe:

Independence Day – July 4 (Friday)

Labor Day – Sept. 1 (Monday)

Columbus Day – Oct. 13 (Monday)

