

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | Fall 2014



## Make Life Easier with Star One Mobile Banking

**A**s life gets busier, the value of convenience increases. You may be happy to pay extra for added convenience on a wide array of everyday items. But at Star One, we offer the ultimate in banking convenience, and there's no charge! Enjoy the ease of accessing your accounts from wherever you are, whenever you want, with Mobile Banking.

Simply install the free Star One Mobile Banking app for your iPhone®, Android™ or Windows® phone device. Search for Star One and look for our logo to be sure you get the right app. Then, press "Enroll now" at the bottom of the screen to get started! Online Banking is not required. You may now enroll for Mobile Banking within the app.

### Incomparable Convenience

Look at all the things you can do with Star One Mobile Banking:

- Deposit checks instantly with your smartphone's camera. It's the fastest and easiest way to make a secure real-time deposit (up to \$200,000/day).
- Transfer funds between your Star One accounts and make payments on Star

One loans. You can also check your Star One loan payment due dates and payoff amounts.

- Find Star One ATMs with our GPS-enabled locator. You can also locate the nearest Star One Branch, CO-OP Shared Branch<sup>SM</sup> and CO-OP ATM<sup>SM</sup>.
- Set up and receive Text Message alerts to help you keep tabs on your accounts and credit cards. We'll alert you when transactions take place. Also, set up Text Messages for rate alerts and personal reminders.
- Check balances, view history and make payments. You can even get a peek at your account balance without logging in.
- Activate your credit and debit cards. They're activated instantly, so if you forget to do it earlier, you can take care of it while you're standing in line at the check-out.

### Security Is Our No. 1 Priority

Your data is safe and secure with our 2048-bit RSA encryption requirement, multi-factor authentication and device recognition. Get started today and enjoy the ultimate in convenience – free of charge!



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# Stevens Creek Branch Is Now Open on Saturday

We are excited to announce new Saturday hours at the Stevens Creek Branch. You can apply for a loan, open an account or bring a friend to join Star One. We invite you to help us kick off our new Saturday hours.



## Open Saturdays beginning OCTOBER 4, 9AM to 4PM



*Make the Holidays Brighter for Those in Need*

## Help Us Support Our Communities

### Family Giving Tree – Holiday Wish Drive

Family Giving Tree works with more than 300 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 his or her wish for a holiday gift. Last year, people like you granted wishes for more than 68,400 children.

Each Star One Branch will be supplied with Holiday Wish Cards starting **November 12**. Just pick up a card, purchase the gift and return it to any Star One Branch no later than **December 5**.

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

### Second Harvest Food Bank Drive

Our Holiday Food Drive supporting Second Harvest Food Bank of Santa Clara County begins in early November. The need for food is great and growing, so please drop off a food donation next time you are at a Star One Branch.

Food barrels will be located at all Star One branches from **November 3 through December 31, 2014**.



# 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 need help preparing their tax returns.

## You Can Help

Many lower-income workers may not feel knowledgeable or comfortable enough to complete their own tax returns, but hiring a commercial tax preparer may be out of their budget. The Volunteer Income Tax Assistance (VITA), 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. Volunteers also

help tax filers find out if they are eligible to claim the Earned Income Tax Credit.

You can help your community and volunteer as a tax preparer, financial counselor or other important roles at one of the sites. 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 14, 2015, and will be assigned a location within their community.

If you'd like to get involved or would like more information about the VITA program, 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 the Bay Area, visit the IRS website at [www.irs.gov](http://www.irs.gov) and search for "VITA volunteer."





# An IRA Can Be Important for Retirement Security

Have you started building savings for your retirement years – when you'll need to support your lifestyle without a steady paycheck? An individual retirement account (IRA) can be a smart way to save for the future. Star One offers both Traditional and Roth IRAs, and each offers different tax-saving advantages.\* An IRA Specialist can help you determine the type of IRA that is best for your situation.

Unique features of an IRA at Star One include:

- 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.

Even if you have an employer-sponsored retirement plan like a 401(k), 403(b) or 457, an IRA can help you supplement those savings. A non-income-earning spouse of an income earner is also eligible to open an IRA.



## Set Up Your IRA with Star One Today

To learn more about IRA options at Star One, including eligibility and contribution information, visit [www.starone.org](http://www.starone.org), select the Accounts tab at the top of the page and click on "IRAs & ESAs." You can even apply online by clicking the "Open Now" button to get started. Or you are welcome to stop by a branch or speak with an IRA Specialist by calling (408) 543-5202 or (866) 543-5202. Let us help you save for your future.

\* See your tax advisor for details.

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

## Free Educational Workshops

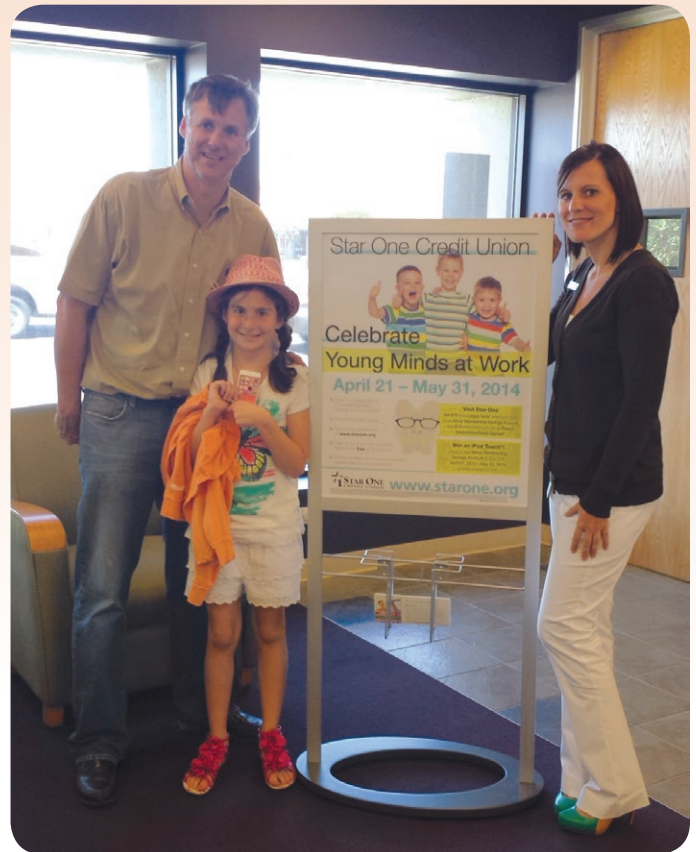
Star One wants to help you on your path to financial security, now and in the future. Please join us for either of these free estate planning workshops.

### 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](http://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](http://www.starone.org) for more information.



Rebecca, age 8, with her prize, a new iPod touch®, is our Young Minds at Work promotion winner, pictured with her father, Doug, and Stevens Creek Branch Manager Kim Nicholas. Rebecca opened her Star One account at our Stevens Creek Branch.

# Keep Tabs on Your Credit Report

If you have credit cards or other loans, you have a credit report. But do you know what's on it? And why it matters? This quick guide can help!

## Knowing Your Credit Report

Knowing what's on your credit report is very important, especially if you're about to buy a house or apply for a loan. You need to know what information is on your report so you can correct any mistakes. You can also help protect yourself from identity theft by watching your credit reports for accounts you did not open. Monitoring your credit reports and understanding how to build and repair your credit is an important step to taking control of your finances.

## Common Questions and Answers

*What is a credit report?* Your credit report is a snapshot of your financial history, including details of accounts and loans in your name. Lenders may check your credit report to help evaluate your credit risk and credit score. The factors that go into your credit rating include payment history, amounts owed, length of credit history and types of credit used.

*How can I check my credit report?* Federal law entitles you to a free copy of your report once every 12 months from each of the three major credit bureaus (Experian, Equifax and TransUnion). Your credit score (a number that tells a lender how likely you are to repay a loan or make credit payments on time) is also available for an additional charge. Simply go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to review and print your report securely online.

## Check Your Report Each Year

To receive your free credit report, visit the Free Annual Credit Report website at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228.

*What should I look for?* Reviewing your credit report is important to ensure accuracy and correct any errors. Confirm the following information in your report:

- Name, birth date, Social Security number, current and previous addresses.
- Summary of account status, with details on delinquencies, credit availability, monthly payments and balances.
- Requests for credit history (includes inquiries made in the past two years by lenders, landlords, employers, etc.).

*What if I find errors in my report?* If you discover any errors, contact the credit bureau and ask for a correction. Submit your dispute in writing along with copies of documents that support your position, such as cancelled checks or account statements. For more information on your rights and how to dispute a credit report error, visit the Federal Trade Commission website, [www.ftc.gov/credit](http://www.ftc.gov/credit).

*How can I improve my credit score?* Managing debts responsibly and paying bills on time can make a positive difference right away on your credit report. Having multiple types of credit (for example, mortgage, auto loan, credit card) can also help build your credit history. Connect with Star One at [www.starone.org](http://www.starone.org) for more solutions to improve your financial life.

## 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.

**Sat. 9 a.m. – 4 p.m. Stevens Creek Branch Only**

## 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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## Serving You Better

## Our New Phone System

We're excited to announce that we recently installed a new phone system to better serve you. When you call Star One for assistance during business hours at (408) 543-5202 or (866) 543-5202, you will now hear an announcement of the estimated wait time. Should the wait time exceed 3 minutes, you will be presented with the option to receive a call back from one of our Star One Phone Representatives without losing your place in the queue.



## Holiday Schedule

Star One branches will be closed to observe:

**Columbus Day** – Oct. 13 (Monday)

**Veterans Day** – Nov. 11 (Tuesday)

**Thanksgiving Day\*** – Nov. 27 (Thursday)

**Thanksgiving Holiday\*** – Nov. 28 (Friday)

**Christmas Day\*\*** – Dec. 25 (Thursday)

**New Year's Day\*\*** – Jan. 1, 2015 (Thursday)

\* On Wednesday, Nov. 26, 2014 (the day before Thanksgiving) our branches are open during regular business hours. Star One Phone Representatives will be available 7 a.m. to 6 p.m. on Nov. 26 and from 7 a.m. to 8 p.m. on Nov. 28.

\*\* On Wednesday, Dec. 24, 2014 (the day before Christmas) our branches are open from 10 a.m. to 3 p.m. Star One Phone Representatives will be available from 9 a.m. – 5 p.m. on Christmas Eve and New Year's Eve.

