

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Fall 2016

Rewards Checking Benefits and How to Qualify

Want to maximize your credit union dividends and rewards? With Rewards Checking at Star One, you can earn the same APY as our Money Market Savings Account. With its generous APY, it minimizes the need for you to move balances to your Savings Account to get the higher yield and earns the higher yield on your Checking Account regardless of balance.

Benefits of Rewards Checking

- \$0 monthly fee
- Refund of up to \$20 per month in ATM surcharge fees
- Earns the Money Market yield: 0.85% APY*
- FREE Bill Pay
- FREE checks

Star One Credit Union Scholarship Program

Six \$2,000 Scholarships to Be Awarded in 2017

We will be accepting applications starting January 3 through March 1, 2017. Recipients will be announced by April 27, 2017.

You're eligible to apply if you:

- Have a cumulative GPA of 3.0 or higher
- Are a high school senior or a full-time college undergraduate*
- Are in good standing with the last educational institution you attended and are not on disciplinary or academic probation

- Are a member of Star One Credit Union
- Are involved in community service and extracurricular activities
- Recipients are full-time college** students pursuing an Associate or Bachelor's degree in the fall of 2017

Look for more details at www.starone.org in December 2016.

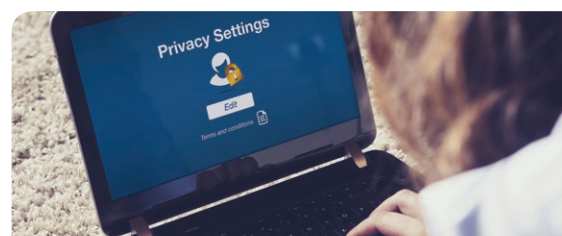
* Post-graduate, masters, doctorate, vocational or trade school candidates are not eligible to apply.
** Public and Private Colleges, Community Colleges and Universities located in the United States are eligible to apply.

How to Qualify for Rewards Checking

- Make 10 Star One Visa® debit or credit transactions per month
- Enroll all your primary membership accounts to receive eStatements and eNotices
- Have a minimum of \$300 in monthly Direct Deposit OR have \$5,000 in deposit or loan balances

When you meet the necessary criteria (within a month), your account will automatically be upgraded to a Rewards Checking Account the following month. To learn more about Rewards Checking, visit www.starone.org.

* APY = Annual percentage yield. Current as of 9/15/16 and is subject to change. Minimum deposit of \$100 required to open a Checking Account.



October Is Cybersecurity Month

Online safety is always important. Want to learn more about how to help keep you, your family and your devices safe? Visit the National Cyber Security Alliance at staysafeonline.org for educational tips and resources.



On Next Page: Volunteer as a Tax Preparer
Holiday Wish Drive
Second Harvest Food Drive

Congratulations, Areevaa!
Big Basin Branch Open in October
Holiday Schedule

Volunteer as a Tax Preparer

The Volunteer Income Tax Assistance (VITA), sponsored by United Way Silicon Valley, is a national program created by the IRS to assist low-income 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, 2017, 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) 634-4352** or email **TaxVolunteer@uwba.org** to sign up. If you are outside the Bay Area, visit the IRS website at **www.irs.gov** and search for "VITA volunteer."

Congratulations, Areevaa!

Areevaa, age 7, with her prize, a new iPod touch®, is our Young Minds at Work promotion winner.

She is pictured with Stevens Creek Branch Manager Kim Nicholas. Areevaa opened her Star One account at our Stevens Creek Branch.



Big Basin Branch Open in October!

Check out our website for more information, then visit us at 14411 Big Basin Way in Saratoga.

Holiday Schedule

Star One branches will be closed to observe:

Columbus Day – Oct. 10 (Monday)

Veterans Day – Nov. 11 (Friday)

Thanksgiving Day – Nov. 24 (Thursday)

Thanksgiving Holiday – Nov. 25 (Friday)

Christmas Day Holiday – Dec. 26 (Monday)

New Year's Day Holiday – Jan. 2 (Monday)

* Star One Branches will be closing early on **Christmas Eve, Saturday, December 24, 2016 at 2 p.m.**



Family Giving Tree – Holiday Wish Drive

Family Giving Tree works with more than 323 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 71,600 children.

Each Star One Branch will be supplied with Holiday Wish Cards starting November 9. Just pick up a card, purchase a gift and return it to any Star One Branch no later than December 2.

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 1 through December 16, 2016.

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. – 7 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. Big Basin, Blossom Hill and Stevens Creek Branches

Cupertino

De Anza Branch

10991 N. De Anza Blvd.

Palo Alto

El Camino Branch

3903 El Camino Real

San Jose

Blossom Hill Branch

1090 Blossom Hill Road

San Jose

Stevens Creek Branch

3136 Stevens Creek Blvd.

Sunnyvale

Enterprise Branch

1080 Enterprise Way, #150

Saratoga

Big Basin Branch

14411 Big Basin Way

Website

www.starone.org

Mailing Address

P.O. Box 3643

Sunnyvale, CA 94088

Email

service@starone.org

Open
October
2016

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.

The articles and information in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual or company. Although intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Websites not belonging to this organization are provided for information only. No endorsement is implied. Images may be from ©iStock and/or ©Fotolia.

©2016 Star One Credit Union.