

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | Fall 2020

## It's a Win-Win When You Refer a Friend or Family Member!

If you love being a member of Star One Credit Union, it just isn't fair to keep it all to yourself – share the love with your friends and family. When you do, you both benefit from all that Star One has to offer and more!

### *You're a winner because...*

You're referring your family or friends to a winner. Star One Credit Union is ranked 17<sup>th</sup> in total assets among more than 5,700 credit unions in the U.S. and we provide financial services to more than 111,000 members worldwide.

You can feel confident that you recommended a credit union that has been ranked as the top credit union by CUNA, the Credit Union National Association and received the Member Benefits Performance Award *six years in a row*. Star One has also been recognized by Bauer Financial, Inc. and awarded "Superior," their highest rating, for over 100 consecutive quarters.

As a token of our gratitude, you'll also be rewarded with a \$60 bonus for every friend or family member you refer when they open a new membership Savings and Checking account.

### *Your friends and family are winners because...*

As a member, they're an owner of Star One Credit Union. We return profits to members through money-saving benefits such as higher interest on savings accounts, lower rates on loans and low or no fees.

Your friends and family can also be proud of our role as a strong corporate citizen and an active community partner. We support and provide resources to various organizations throughout Santa Clara County.

And your friend or family member will feel they've won when they get their \$120 bonus cash when they open a new membership Savings and Checking account.



### **Your friends and family members in Santa Clara and many neighboring counties are now able to join Star One. Refer them today!**

Annual Percentage Yield (APY) on Money Market Savings Account is 0.60% as of 10/01/20, is variable and subject to change. Annual Percentage Yield (APY) on Free Checking Account is 0.10% as of 09/01/2020, is variable and subject to change.

Existing members can receive \$60 for each new member (up to four) who joins Star One and opens a Checking account. Bonus for member and new member is deposited to your Money Market Savings Account when new membership and a Checking Account are verified which may take up to 60 days. Minimum deposit of \$50 to open a Money Market Savings Account, \$25 to open a Checking Account. Only first-time Star One checking accounts qualify. Promo may not be combined with any other offer. All new accounts are subject to Star One credit approval, account opening procedure, Truth-in-Savings account and membership terms, disclosures and fee schedule. Fees may reduce earnings. Minor and transfer to minor accounts not eligible for bonus. Star One Credit Union staff are not eligible for the bonus. Bonus subject to IRS reporting.



## Don't Refi, Modify

With Star One's innovative Mortgage Rate Modification program, we offer qualified Star One mortgage holders in good standing the option to modify their mortgage without the hassle, or expense, of refinancing. Your rate may be lowered, while other terms remain the same.

- First and Second Trust Deed mortgages are eligible
- Low fee – 0.5% of your outstanding loan balance with a minimum fee of \$750 and maximum fee of \$1,500
- A rate modification cannot be used for cash-out transactions
- A Star One fixed-rate or adjustable-rate loan may be modified to a fixed-rate loan (a fixed-rate loan cannot be modified to an adjustable-rate loan)
- An adjustable-rate loan can be modified to an adjustable-rate loan only during the initial fixed period and only to the existing adjustable-rate program

Get started by filling out a simple form on our website.

Don't have a mortgage loan with Star One? Here are some good reasons to finance your home with us:

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# Protecting Our Members Against Fraud

Thieves, scammers, fraudsters – all are working hard to steal your hard-earned money, your identity and your good credit. At Star One, we're working just as hard to protect our members' finances from fraudulent activity.

## Safeguarding Your Finances

We offer products and services to help our members manage their finances safely and securely whether at home or on-the-go.

- **Online and mobile banking.** Sign up for online banking or download our secure mobile app to monitor your accounts, pay bills, transfer funds, make deposits and more.
- **Require multifactor authentication.** If you log in to mobile or online banking from a device or browser we don't recognize, we'll ask you to take additional steps to verify your information.
- **Fraud alerts.** You can enable several types of fraud alerts for online and mobile banking. We'll send a text to alert you of unusual activity or amounts.
- **Credit cards with chip technology.** Our Visa credit cards have EMV chips which create a unique code for every transaction.
- **Mobile wallets** store payment information on your smart device so you can leave your credit card at home. They use encryption and tokenization to keep transactions secure.
- **Free credit scores.** Monitoring your credit score can help combat identify theft and track how well you're managing your finances.



Contact us by visiting [www.starone.org](http://www.starone.org) or calling (408) 543-5202 or toll-free at (866) 543-5202 to report fraud or to learn more about protecting your finances.

## Be on the Alert

Cybercrime related to the pandemic has been on the rise.\* Protect yourself with these tips:

- **Review account and credit card statements** for any unusual activity or charges.
- **Delete suspicious emails** and avoid opening attachments or clicking on links that ask for personal information.
- **Install antivirus software** on all devices and opt in to automatic updates.
- **Use strong passwords** and biometrics like fingerprint or facial recognition for added security.
- **Download apps from trusted sources**, such as official app stores or directly from a secure website.
- **Delete any unsolicited text messages** from your cellphone.
- **Hang up on callers you don't know**, and on robocalls.
- **Don't cash suspicious checks** or transfer money to any person, business or charity you don't know.

\* Source: Federal Bureau of Investigation

## 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.

## Saratoga

Big Basin Branch  
14411 Big Basin Way

## Sunnyvale

Enterprise Branch  
1080 Enterprise Way, #150

## 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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## Holiday Schedule

Star One branches will be closed to observe:

- Columbus Day – Oct. 12 (Monday)
- Veterans Day – Nov. 11 (Wednesday)
- Thanksgiving Day – Nov. 26 (Thursday)
- Thanksgiving Holiday – Nov. 27 (Friday)
- Day before Christmas Day – Dec. 24 (Thursday)
- Christmas Day – Dec. 25 (Friday)
- New Year's Day – Jan. 1, 2021 (Friday)

## Don't Refi, Modify

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- **Single point of contact.** You always know exactly who to call to get the answers you need.
- **Resources to make buying easier.** Visit our website to view home buying workshop videos.
- **No hidden fees.** What you see is what you get – that means no origination points, no underwriting or processing fees, etc.
- **First-time home buyer program.** Apply for a mortgage with low down payment options and other affordable features.

## Secure Online Application

Get started by applying for your mortgage online at [www.starone.org](http://www.starone.org). For help, please call us toll-free at (866) 543-5202 or (408) 543-5202.