

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | October 2021

Share the Benefits: Refer Your Friends

Do you love your credit union? Don't keep it a secret! Share your experience with friends and family so they can start saving, too.

We've Expanded Membership

We serve people in Santa Clara and many surrounding counties. Joining Star One makes you part of Silicon Valley's largest member-owned financial institution. The way we do business is different, and it shows. We put people first and return profits to members in the form of better rates, lower fees and improved services.

Star One offers:

- Free Checking that earns interest
- Over 30,000 surcharge-free ATMs in the CO-OP Network
- Named the Top Credit Union for the eighth consecutive year for providing the highest direct financial benefits to members by the Credit Union National Association (CUNA)
- Easy Online and Mobile Banking, with Mobile Deposit
- Top 20 among 5,700 credit unions, based on assets

Get Rewarded with a Referral Bonus

To say thanks for spreading the good word, Star One will reward both you and the member you refer to join.

Bonus for new member referral: When you refer a new member and they open a checking account, you'll receive a \$60 bonus. Plus, your friends and family will receive a \$120 bonus when they open a checking and savings account.

Simply use our online form to instantly share this opportunity with your friends and family. Enter a personalized message to your friends, which will appear along with the referral program details. Get started: www.starone.org/membership/refer-a-friend.

It's a Win-Win

Sharing the rewards of membership can be a win-win for you and the people in your life. Star One has the tools to help you and your loved ones build a stronger financial future – and the opportunity is all yours.

495 South San Antonio Road

We've Moved Our El Camino Branch

Our El Camino Branch in Palo Alto has moved to 495 South San Antonio Road in Los Altos.

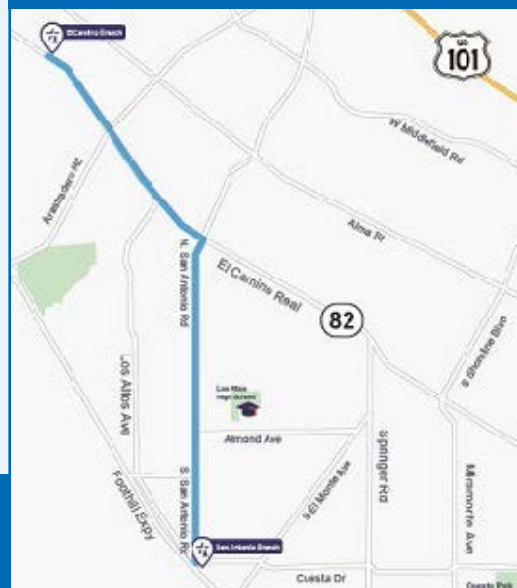
The new San Antonio Branch is located at the corner of San Antonio Road and Cuesta Drive.

The San Antonio branch is easily accessible from the freeway and has a vestibule for secure 24/7 ATM access.

We hope to see you in our new San Antonio branch location soon! And, remember, you can always bank with us anytime of the day using the Star One mobile app and online banking.

www.starone.org

408-543-5202 | 866-543-5202 toll-free



On Next Page: Do Your Part. #BeCyberSmart
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Do Your Part. #BeCyberSmart

More than ever before, technology plays a part in almost everything we do. Connected devices are a vital part of how we communicate and access services every day. However, recent events have shown us how quickly our lives and businesses can be disrupted when cyber criminals use technology to do harm.

Star One CU is proud to support online safety during Cybersecurity Awareness Month in October. This online safety awareness and education program is co-led by the National Cyber Security Alliance and the Cybersecurity and Infrastructure Agency (CISA) of the U.S. Department of Homeland Security. We're shedding light on cybersecurity vulnerabilities so you can take steps to keep your information safe.

Protect Against Cyberthreats

Are you doing everything in your power to protect your data and devices? Here are some tips to help you #BeCyberSmart:

- Use strong passwords and biometrics like fingerprint or facial recognition for added security
- Don't send personal information from your laptop or phone using public Wi-Fi

- Avoid phishing scams by deleting suspicious emails. Don't open attachments or click on links from sources you don't know
- Download apps from trusted sources, such as official app stores or directly from a secure website
- Look for the lock icon and https:// in URLs to ensure you're on a secure site
- Install antivirus software on all devices and opt in for automatic updates to software

We're Stronger Together

Everyone has a responsibility to do their part in securing our interconnected world. If we all do our part, our technology-driven world will be safer and more resilient for everyone.

Find out more about Cybersecurity Awareness Month 2021 at staysafeonline.org/cybersecurity-awareness-month.

At Star One, we're always working hard to secure your financial information, and we strongly encourage you to do your part to stay safe online. Visit www.starone.org to learn more about protecting against cybercrime.

Star One Scholarship Program

Ten \$5,000 Scholarships to Be Awarded in 2022

Attention current and future college students: Star One Credit Union will be accepting scholarship applications for the 2022-2023 school year from January 2 through February 28, 2022.

You're eligible to apply if you meet all of the following criteria:

- Are a high school senior or a college freshman, sophomore or junior
- Are enrolled as a full-time college* student pursuing an associate or bachelor's degree in the fall of 2022
- Have a cumulative GPA of 3.0 or higher
- Are a member of Star One Credit Union

Apply by February 28, 2022

- Are in good standing with the last educational institution you attended and not on disciplinary or academic probation
- Are involved in community service and extracurricular activities

An independent selection committee will select the recipients and notify them by mid-May 2022. Visit www.starone.org in the beginning of January 2022 to apply and find more details.

* For the purpose of this policy, "college" is defined as accredited, nonprofit, two- and four-year community colleges, public and private colleges, and universities located in the United States.

Holiday Schedule

Star One branches will be closed to observe:

- Columbus Day** – Oct. 11 (Monday)
- Veterans Day** – Nov. 11 (Thursday)
- Thanksgiving Day** – Nov. 25 (Thursday)
- Thanksgiving Holiday** – Nov. 26 (Friday)
- Day before Christmas Day** – Dec. 24 (Friday)
- Christmas Day** – Dec. 25 (Saturday)
- New Year's Day** – Jan. 1, 2022 (Saturday)



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.

Los Altos

San Antonio Branch
495 S. San Antonio Road

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

Mailing Address

P.O. Box 3643
Sunnyvale, CA 94088

Email

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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