

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Spring 2016

Taking the Right Path to Retirement

Preparing for retirement can help ensure you are able to live your life on your terms in the future. But to prepare properly, you need to know where you are and how to get to where you want to be.

Finding Your Guide

A lot goes into determining the amount and types of contributions you need to invest in to get the income you'll need in retirement. Factors such as your anticipated retirement age, your tax rate and your annual income are just a few of the important details to consider when forming a plan. If you're trying to create the right plan for your future, you can use our [IRA Planner](#) at www.starone.org under News & Resources. This planner can help you review your current savings plan and how it will translate into retirement income.

Getting Where You Need to Go

Once you add up your current savings, you may find you're falling short of the kind of retirement lifestyle you had hoped for. But don't worry, there's still time to correct course. One of the best tools to help save for retirement is an individual retirement account, or IRA.

At Star One, we have a group of qualified and knowledgeable IRA Specialists ready to help you with your IRA needs. We offer IRAs with:

- 10-business-day grace period and automatic renewal on Certificate Accounts
- Automatic distribution available
- Competitive rates
- Convenient payroll allocations and automated deposits
- Monthly statements
- No setup, administration or annual maintenance fees

If an IRA could help your retirement, you're in luck — there's still time to contribute for the 2015 tax year! The deadline for 2015 contributions to a Traditional or Roth IRA is April 18, 2016 (tax day). The annual contribution limit for 2015 and 2016 for both Traditional and Roth IRAs is \$5,500. If you're age 50 or older, you can contribute an additional \$1,000 catch-up contribution, totaling \$6,500. To learn more about how an IRA could help you prepare for retirement, contact a Star One IRA Specialist at **(408) 543-5202** or **(866) 543-5202**.

IRAs are separately insured to \$250,000 by the National Credit Union Administration, an agency of the United States Government.

Protect Your Identity

Along with several safeguards in place at Star One, you have the power to help prevent your personal information from being stolen. Here are tips to reduce your risk of becoming an identity theft victim.

- Use a cross-cut shredder to destroy all mail that includes personal information. You can also enroll in [eStatements](#) and [eNotices](#) to no longer receive paper statements by mail.
- 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.
- Avoid phone calls or opening any emails from unfamiliar people.

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Autism Speaks® Walk

Join Star One in walking to help raise funds to support vital research and top-quality programs that are changing the future for those who struggle with autism!

Autism Speaks Walk

Date: Saturday, April 23, 2016

Time: 9 a.m. to 1 p.m.

Location: History Park San Jose

Address: 601 Phelan Avenue, San Jose

FREE to attend walk and open to all!

Parking is \$6-\$10 in city lots. Free parking is located at 1919 Senter Road, San Jose

Please note: NO DOGS are allowed. Service animals are welcome.

Humane Society Silicon Valley Collection

During the month of April, Star One will be collecting new and used clean blankets and towels, canned cat food, all size "Kong" dog toys, chewy-soft dog treats, peanut butter, canned cheese spread, cat toys, dog sweaters, kitten formula, grooming clippers, hard plastic baby keys, digital thermometers, Wee-Wee Pads and plastic pet carriers. Donation bins will be available at all Star One branches during April. Your donations can help provide comfort to homeless and injured companion animals.



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Protect Your Identity

- 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.
- 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. Don't click on links in suspicious emails.
- 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 local law enforcement.
- Go to www.IdentityTheft.gov, the Federal Trade Commission's website resource that helps you report and recover from identity theft.

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:

- Notify all financial institutions you do business with, including Star One.

You can also visit the [Financial Counseling](#) page under News & Resources at www.starone.org for additional identity theft information.

Holiday Schedule

Star One branches will be closed to observe:

Memorial Day – May 30 (Monday)

Independence Day – July 4 (Monday)

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. Stevens Creek Branch and Blossom Hill Branch

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 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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