SONE SOURCE



www.starone.org | 866.543.5202 | Spring 2017

Refinance Your Federal and Private Student Loans

Feeling the weight of student loan payments? Star One Credit Union can help reduce your burden with our new refinancing options. Now, even if you have loans from both federal and private institutions, you may be able to combine and refinance them all at once.

Student Loan Refinancing

Refinancing lets you pay off your current student loans and take out a single new loan in their place. Your new loan will have different terms including a new interest rate and monthly payment. At Star One, a Student Choice Refinance Loan lets you refinance your private and federal student loans, including PLUS and Parent PLUS loans, up to \$125,000. Our refinance loans also feature:

- A competitive interest rate with a rate discount for automatic electronic payment*
- No prepayment fee pay off your loan at any time!
- Zero origination fees

Am I Eligible to Refinance?

To qualify for a Student Choice Refinance Loan, you must be:

- A U.S. citizen or permanent resident who's graduated from an approved public or private not-for-profit school**
- In repayment on one or more outstanding private or federal student loans
- Able to meet credit qualifications (either alone or with a co-signer)
- Eligible for credit union membership at Star One

Learn More

Visit **www.starone.org** and select "Student Loans" under "Mortgages & Other Loans."

- * If your loan is subject to a floor rate (also known as a minimum interest rate) as specified in your promissory note, your rate will never be less than the floor rate.
- ** Approved schools subject to change.

President/CEO Changes at Star One Credit Union

Rick Heldebrant, President and CEO of Star One Credit Union, announced his planned retirement. Gary Rodrigues, Executive Vice President, has been appointed by the Board of Directors to replace Mr. Heldebrant upon retirement. Mr. Heldebrant will continue as CEO through December 2017 while Mr. Rodrigues will assume the position of President until Heldebrant retires. At that time

Mr. Rodrigues will assume full duties and title of CEO/President.

Mr. Heldebrant joined Star One in 1997. Total assets for the Credit Union were \$1.302 billion and membership was 51,825. Today assets and membership have grown to over \$9 billion and over 98,000, respectively. Star One has grown to become the 10th largest credit union in the nation out of 5,847 credit unions.

Mr. Rodrigues has worked for Star One since 1991. He brings 33 years of banking experience to his new position. He was previously the Executive Vice President at Star One, first over Finance and Administration and most recently over Operations.

We'll miss you, Rick. Happy Retirement!



On Next Page:

Update Contact Information Canned Food Drive/Shred Day

Humane Society Collection

Please Update Your Contact Information

Please be sure to let Star One know if you've moved, changed your phone number or email address or have other changes that may affect your accounts so we can:

- Contact you with important information that affects your account.
- Alert you if we suspect a fraudulent credit card transaction.
- Make sure you receive timely statements.
- Avoid mailing statements and other sensitive account information to an old address, where it may be subject to theft. Identity thieves often pilfer account information from unattended mailboxes.

You can easily update your information by logging into Online Banking.

- Select "My Settings" located at the top right-hand corner
- Edit your contact information and click "Save"

If you are using Star One Mobile Banking, go to "Settings," then "Contact Details." From there, select the information you would like to update.

It takes just minutes to complete and will help protect you and your Credit Union.

Canned Food Drive and Shred Day

Star One will be collecting canned food to support the Second Harvest Food Bank of Santa Clara County during our April 15 Shred Day event.*

Collection barrels will be available at the venue. Second Harvest recommends these nutritious, canned food options:

- Canned foods with pop-top lids
- Canned fruit packed in juice

- Canned vegetables (low-salt)
- Meals in a can (stew, chili, soup)
- Tuna and canned meat

* Note: You do not need to bring canned food to participate in the Shred Day.

Shred Day Details

When: April 15, 2017 **Time:** 10 a.m. to 2 p.m.

Location:

Star One Administration Bldg. 1306 Bordeaux Drive Sunnyvale, CA

Items you may bring;

- Up to 5 banker-sized boxes (12" x 12" x 20")
- No need to remove staples or paper clips

ALL GREEN ELECTRONICS RECYCLING is offering free e-waste recycling. Visit us online at **www.starone.org** for a list of acceptable items.

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

Holiday Schedule

Star One branches will be closed to observe:

Memorial Day – May 29 Independence Day - July 4

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

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

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.

©2017 Star One Credit Union.



companion animals.

Star One branches during April. Your donations

can help provide comfort to homeless and injured