

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | April 2023

## Make the Most of Your Home

### *HELOCs & Home Equity Loans from Star One*

If it's important to you, then it's important to us – so no matter what your plans are, Star One is here to lend a helping hand. A Home Equity Line of Credit (HELOC) or Fixed-Rate Home Equity Loan is a great way to take advantage of the equity you've built up in your home over time.

With Star One, you can choose from two different Home Equity options. Best of all, our **HELOCs now have a fixed-rate option.**

#### **HELOC**

- » No annual fee
- » Borrow up to \$750,000
- » No closing costs (on HELOCs under \$250,000)
- » Withdraw funds as needed
- » 10-year draw period and 15-year repayment period

#### **Fixed-Rate Home Equity Loan**

- » Borrow up to \$750,000
- » No closing costs
- » Maximum term of 20 years
- » Fixed rate and fixed monthly payment

**Ready to start putting the equity in your home to work? Visit a branch, call (408) 543-5202 or visit [www.starone.org/home-equity-loan](http://www.starone.org/home-equity-loan) for details and rates.**

## Star One Offers Financing for Your Solar Energy Systems

A Solar Loan is a great way to help the environment while increasing your home's value and helping you reduce energy costs. At Star One, we offer financing for the purchase and installation of solar energy systems for your home, with one of the *best rates around*.

#### **With a Star One Solar Loan, you can enjoy:**

- » Loans up to \$100,000
- » Solar panel financing for investment properties
- » 100% financing with no money down
- » And more
- » Solar tax credit/solar rebates

**Find power in a Solar Loan today!**  
Visit [www.starone.org/solar-loans](http://www.starone.org/solar-loans)  
for details and rates.

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# IRA Contribution Reminder

## Limits and Deadlines

You have until April 18, 2023, to contribute to an individual retirement account (IRA) for tax-year 2022. IRAs receive favorable tax treatments by the IRS if certain deadlines and limitations are met for contributions.\* To learn more about IRAs and their benefits, visit [www.starone.org](http://www.starone.org).



## Planning for Your Retirement IRA Contribution Limits and Deadlines

	2022	2023
IRA contribution limit (if under age 50)	\$6,000*	\$6,500*
IRA contribution limit (if age 50 or older)	\$7,000	\$7,500
Deadline for contributions	April 18, 2023	April 15, 2024

\*Or your taxable compensation for the year, whichever is less. Non-wage-earning spouses of wage earners may also contribute to an IRA. This limit is indexed to inflation for future years.

## Beware of Common Scams

At Star One, the security and privacy of your personal information and data is extremely important to us. While we work diligently to protect your information, scammers are hard at work trying to access personal information to steal your identity or gain access to your accounts.

**Please know that Star One employees will NEVER call you to verify or ask for Online Banking login information, security codes, PINs or one-time passcodes.**

For more information on common scams and, most importantly, how to avoid them, please visit our website, [www.starone.org/security](http://www.starone.org/security).

If you have questions regarding your account's security, please reach out to a Star One representative directly by calling **(866) 543-5202**.



## Virtual Branch

Meet with a Star One virtual branch representative on your computer or smartphone from wherever you are.

Visit [www.starone.org](http://www.starone.org) or call us at **(866) 543-5202** to schedule an appointment today.

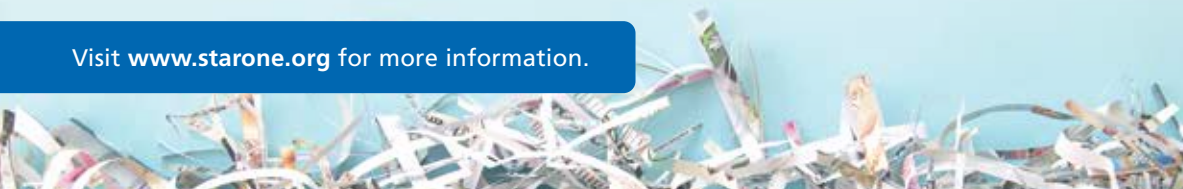
## 2023 Shred Day

**Date:**  
Saturday, April 29

**Time:**  
10 a.m. – 2 p.m.

**Location:**  
Star One Credit Union, Administration Building  
1306 Bordeaux Drive, Sunnyvale, CA 94089

Visit [www.starone.org](http://www.starone.org) for more information.



## Holiday Schedule

Star One branches will be closed to observe:

**Memorial Day** – May 29 (Monday) | **Juneteenth Day** – June 19 (Monday) | **Independence Day** – July 4 (Tuesday)



## 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. – 2 p.m. for 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](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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