

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Summer 2015

Private Student Loan Solutions

Higher education typically comes at a high cost to individuals and/or families, and scholarships, grants and federal student loans may not cover all of a student's expenses. To help bridge the funding gaps that may exist after all lower-cost sources of financial aid have been used (including Federal Stafford Loans), Star One Credit Union offers private student loan options.

Star One has partnered with Credit Union Student Choice to provide our members with student loan options. It allows us to pass on the Credit Union advantage of rates and fees that are lower than typical private student loan lenders.

Star One's private loan options are:

Undergraduate Student Loans – Establishes a one-time line of credit of up to \$75,000 that may be drawn upon over several years.*

Graduate Business School Student Loans – Currently only available to graduate business students enrolled or enrolling in a business program at an approved business school, this loan provides a one-time line of credit of up to \$100,000 for use over multiple years.*

Star One Student Loan Benefits

- Lower interest rates than typical lenders
- Zero origination fees
- Deferment of principal AND interest while in school
- Flexible repayment terms

Learn More!

Visit www.starone.org and select Student Loans from the Loans menu.

* Subject to qualification and annual credit review. Loans available for study at approved schools only.

POWERED BY:



Refinancing Your Student Loans Could Help You Save

If you or your child already attended college and are now saddled with repaying student loans, your budget may be strained. Star One offers two refinancing options that could make repayment simpler and save you money as well as stress.

Private Student Loan Consolidation – Allows you to combine multiple private student loans into one convenient payment. Other benefits include a rate discount for automatic payments and zero origination fees.

PLUS Loan Refinance Program – If today's rates are lower than when you obtained your federal PLUS student loans, the PLUS program provides an option to refinance your loans at a lower rate. You can also consolidate multiple loans to make repayment easier.

Contact us today to see if refinancing your student loans can help you save money.

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A Star One Visa® Can Make Summer Travel More Rewarding

Don't forget to pack your Star One Visa Signature or Visa Platinum Rewards card on your next getaway! Both cards offer no foreign transaction fee for purchases or advances made internationally. What's more, they allow you to earn reward points that can be accrued and redeemed for perks such as travel (including airline tickets, cruises and hotels), cash, retail gift cards or merchandise.

How Points Are Earned

You earn the same point value no matter where you use your card.

- Visa Signature cards earn 1.25 points for every \$1 in purchases, giving you a greater point value and more for your money.
- Platinum Rewards cards earn 1 point for every \$1 in purchases.
- The reward points you accumulate are good for up to 5 years, and there is no reward maximum.

How Points Are Redeemed

- Redeem at full 1:1 value for perks. That means 10,000 reward points equals 10,000 partner points for redemption.

- Every \$8,000 earns 10,000 points redeemable for \$100 cash for Signature Rewards.
- Every \$10,000 earns 10,000 points redeemable for \$100 cash for Platinum Rewards.

Additional Benefits

Both Star One Visa Signature and Visa Platinum Rewards cards offer no annual and no cash advance fee.

The **Visa Signature Rewards card** also provides:

- CLEAR membership – get through airport security lines faster with a CLEAR membership at no additional cost from Star One.*
- Signature Concierge Service – complimentary 24-hour service for event tickets and more.
- Trip cancellation/interruption – get reimbursed for non-refundable travel should you need to cancel.

Learn More

Don't currently have a Star One Visa Rewards card or want a no reward Star One Visa Platinum card with a lower interest rate? Visit www.starone.org for details.

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Protect Your Star One Cards – Tell Us Your Travel Plans

Enjoy more peace of mind when traveling when you notify Star One of your travel plans ahead of time. Whether it is for business or pleasure, domestic or international, informing us of your travel plans helps ensure your Star One Visa® Debit and Credit card transactions won't be blocked when you try to use your card away from home. Otherwise, if the Credit Union notices a transaction outside your usual pattern, for security purposes your card(s) may be temporarily restricted until the transactions can be validated.

It's easy to make sure your Star One cards are ready to travel when you are. Before you leave, simply notify us by completing the **Travel Advisory Form**. You can access the form by logging into Mobile or Online Banking. Or, you can contact one of our Star One Representatives at **(408) 543-5202** or **(866) 543-5202**.



Use Star One's Personal Auto Shopper

Star One members can sit back and relax when it comes to shopping for a new or used car. Our free Personal Auto Shopper Service takes the inconvenience and stress out of auto shopping – there's no need to run around to different dealerships, check the used-car ads or haggle over prices!

Our Personal Auto Shopper will:

- Do the research and locate your vehicle for you.
- Negotiate the best price for you and help with the paperwork.
- Assist with your trade-in.
- Deliver the vehicle right to your home or office in most cases.

Enjoy the Savings and Convenience!

Using our Personal Auto Shopper Service takes just minutes. Simply go to **www.starone.org** and select "Personal Auto Shopper" under the Loans menu and then click on "Contact Holly today and start shopping now." Or call **(855) 674-7887**.

Our Personal Auto Shopper Holly Fraser, or one of her staff, will get back to you with information the same day, in most cases. Holly can also assist you with financing through Star One.*

Take the easy route to locating and financing your next vehicle. Visit **www.starone.org** or call **(855) 674-7887** today!

* Normal credit restrictions/approvals apply.

All new cars arranged for sale are subject to price and availability from the selling franchised new car dealer. Service provided by CU Smart Shop Auto Service LLC, a licensed California dealer.



Free Educational Workshops

Star One wants to help you on your path to financial security, now and in the future. Please join us for any of these free workshops.

Online Banking and Mobile Banking

Date: July 15, 2015

Time: 5:30 – 7 p.m.

Location: Star One Administration Building
1306 Bordeaux Dr., Sunnyvale

RSVP by: July 14

Home Buying (Mixer)

Date: August 12, 2015

Time: 5 – 8 p.m.

Location: Star One Administration Building
1306 Bordeaux Dr., Sunnyvale

RSVP by: August 11

Using Credit Cards Wisely

Date: September 23, 2015

Time: 5:30 – 7 p.m.

Location: Star One Administration Building
1306 Bordeaux Dr., Sunnyvale

RSVP by: September 22

Registration is required: Please call **(408) 543-5127** and leave your name, number of guests attending, daytime phone number and location you plan to attend, visit a **Branch** or visit **www.starone.org** to register online. Space is limited. Workshops are free and open to members and nonmembers. Workshop schedule subject to change, please refer to **www.starone.org** for more information.

For the Second Year in a Row

Star One Honored as Top Credit Union in the Nation at Delivering Benefits to Members

Star One Credit Union received the Credit Union National Association (CUNA) Member Benefits Top Performance Award on March 9, in Washington, D.C. The award recognized Star One for its low loan interest rates, higher-than-average deposit yields, and fewer or lower fees compared to banking institutions. The Credit Union was honored as the top credit union in providing direct financial benefits to its members.

Credit unions nationwide submitted dividends and loan rates and fees to CUNA, which were compared with bank rates and fees, and CUNA calculated how each credit union's members benefitted by using their credit union compared to local bank averages. According to CUNA's calculation, Star One delivered direct benefits totaling \$831 per member household; over \$50 million for the entire membership, in 2014. Star One's member benefits total per household was the highest among other credit unions, with \$54 more than the next closest credit union.



Back-to-School Drive

Backpacks are distributed to Kindergarten through 12th grade students who are enrolled in the Federal Free or Reduced Price Meal Program. By filling a backpack, you are providing tools for students to engage in their learning, a critical first step to help them soar. In 2014, the Back-to-School Drive provided more than 32,000 backpacks and school supplies to local Bay Area Schools.

Ways you can contribute:

- **Visit any Star One Branch and pick up a Backpack Card**

- 1 Purchase a backpack.
Note: When purchasing a backpack, please do NOT select a red or blue color. All other colors and patterns are acceptable.
- 2 Fill the backpack with the school supplies listed on the back of the card.

- 3 Attach the Backpack Card to actual backpack.
- 4 Optional: you can make a monetary donation (Cash or Check) and place inside the Backpack Card envelope.

- **Purchase loose school supplies.**

Collection Barrels

Collection barrels will be located at all Star One branches from July 1 to August 7, 2015 to drop off backpacks and/or school supplies.

Thank you for making a difference for Bay Area students!



Holiday Schedule

Star One branches will be closed to observe:

Independence Day – July 4 (Saturday)
Labor Day – September 7 (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. – 9 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 Only

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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