

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Summer 2016

Student Loan Programs That Fit Your Needs

When it comes to reaching your higher education goals, Star One Credit Union is ready to help you get there by providing financing options from a lender you know and trust. Our Student Loan Programs are designed to help bridge any gaps between financial aid and your student expenses.

Why Choose Us?

Star One Credit Union has partnered with Credit Union Student Choice (CUSC) to give our members the best student loans possible, including:

- Lower interest rates
- Zero origination fees
- Deferment of principal AND interest while in school
- Flexible repayment terms
- Co-signers, if any, can be removed after consistent payments
- Graduated repayment to make monthly payments more manageable

You'll also get access to the CUSC **College Access Counselor** service that provides one-on-one consultation for all your financial aid questions. You can ask a question or request an appointment with the Counselor by choosing the "College Access Counselor" tab under "Plan for College" at starone.studentchoice.org.

Our Options

Undergraduate Student Loans establish a one-time line of credit up to \$75,000,* which can be drawn upon over several years.

Graduate Student Loans provide a one-time line of credit of up to \$100,000* for use over multiple years.

Refinance Federal PLUS Student Loans** provide a student-loan refinancing option for federal PLUS student loans at a lower rate.

You can also **refinance previous private student loans** for savings, convenience and a repayment period of up to 15 years.***

Find Out More

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

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

** Only federal Parent PLUS or Grad PLUS loans for approved schools are eligible for refinance under this program. Other federal student loans are not eligible.

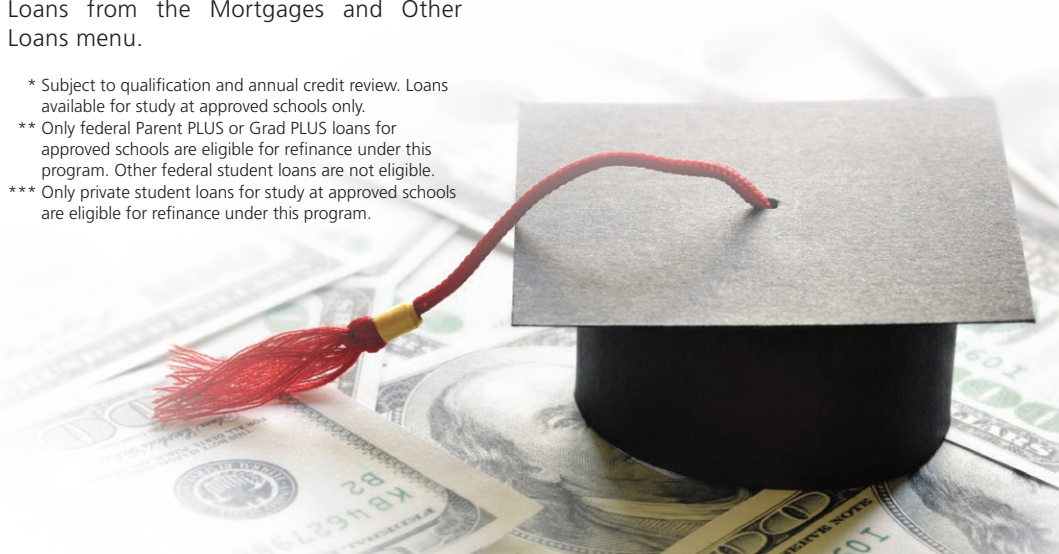
*** Only private student loans for study at approved schools are eligible for refinance under this program.

Star One Awards Scholarships

Congratulations to Star One Credit Union's scholarship winners! Five students, selected from 20 semifinalists, were each awarded \$1,500. This is the first year Star One offered academic scholarships to its members.

Scholarship applications for the 2017 school year will be available at www.starone.org in February 2017.

Watch for more information to come!



Protect Your Star One Cards – Tell Us Your Travel Plans

Please notify Star One of your travel plans to ensure peace of mind while on vacation or business. Informing us of your plans ahead of time can reduce and/or eliminate potential disruption in Visa® Debit or Visa® Credit card usage for questionable transactions that may require validation.

Please notify us at least **2 business days** in advance of your travel by completing our travel notification form in Online or Mobile Banking. Or, you can contact one of our Star One Representatives at **(408) 543-2502** or **(866) 543-5202**.



Fill a Backpack

Back-to-School Drive

Family Giving Tree distributes backpacks 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. 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 5, 2016, 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 (Monday)
- Labor Day** – September 5 (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.

Palo Alto

El Camino Branch
3903 El Camino Real

San Jose

Blossom Hill Branch
1090 Blossom Hill Road

San Jose

Stevens Creek Branch
3136 Stevens Creek Blvd.

Sunnyvale

Enterprise Branch
1080 Enterprise Way, #150

Saratoga

Big Basin Branch
14411 Big Basin Way

Open
Fall
2016

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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