

# YOUR ONE SOURCE



[www.starone.org](http://www.starone.org) | 866.543.5202 | Summer 2018

## Star One Student Loans and Refinance Options

Even if your college student receives scholarships, grants and federal student loans, it may not be enough to cover all higher education expenses. But you can fill the gaps in your financial aid coverage with a student loan through Star One Credit Union.

As a not-for-profit credit union and a partner of the Credit Union Student Choice Program (CUSC), Star One offers great student loans to members like you. Our Student Choice private loan solution is designed to fill the funding gaps that may exist after all lower-cost sources of aid (including scholarships, grants, and federal direct subsidized and unsubsidized loans) have been exhausted.

### Convenient Line of Credit

Our student loans function as a one-time line of credit (LOC) of up to \$75,000 for undergraduate students and up to \$100,000 for graduate business school students – the exact amount will be based on the remaining cost of your education. You can draw up to a school-certified amount from the LOC, at a minimum of \$1,000 per year. Funds are given to your school based on its disbursement cycle.

### Competitive Rates

- Undergraduate loans with rates as low as 6.00% APR\*
- Graduate business school loans with rates as low as 5.25% APR\*

### What Our Loans Offer

Features of our student loans include:

- 24/7 call center and application support
- Deferment of principal and interest while in school
- Flexible repayment terms
- Zero origination, prepayment or other application fees

### Are You Eligible?

To qualify for a Star One student loan, you must be:

- A U.S. citizen or permanent resident
- Attending an approved school\*\*
- Continually enrolled in a degree-granting program
- Meeting your school's minimum Satisfactory Academic Progress (SAP) criteria
- Enrolled at least half-time for fall and spring terms – for summer term, you may be enrolled less than half-time
- Able to pass a credit check (a co-signer may be necessary)
- Eligible for credit union membership

### Student Loan Refinance

When it's time to repay student loans, Star One can help you refinance and consolidate private and federal student loans (including PLUS loans) into one manageable, convenient payment that could also lower your rate.\*\*\*

### Congratulations, Star One Scholarship Winners!

Star One Credit Union was pleased to award six students with scholarships in April. Each recipient was awarded \$2,000.

Scholarship applications for the 2019 school year will be available at [www.starone.org](http://www.starone.org) in early 2019. Star One will be awarding **ten \$5,000** scholarships in 2019. Watch for more information to come!



### Learn More

We're here to help! Visit the Student Loans page under Mortgages & Other Loans at [www.starone.org](http://www.starone.org) for additional information.

\* Your APR based on credit qualification. Floor 5% for undergraduate and graduate programs. Cap 18.00% applies to all student loans. Rates shown include a 0.25% discount for optional enrollment in automatic electronic payments.

Rates as of June 21, 2018, subject to change. 25-year term available for loans equal to or greater than \$40,000.

\*\* Approved schools subject to change.

\*\*\* Subject to credit qualification and additional criteria, including graduating from an approved school.



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# Share the Benefits of Star One Membership



As a Star One Credit Union member, you belong to one of the best credit unions in the nation. At Star One, we focus on helping you improve your life by giving you more. In doing so, we're pleased to receive many recognitions from independent financial rating organizations. Below are a few examples. Visit [www.starone.org](http://www.starone.org) for details.

## Recognitions of Excellence

#1

Star One Credit Union received the Member Benefits Top Performance Award for the fifth consecutive year from the Credit Union National Association (CUNA). Star One ranked first among credit unions nationwide in providing its members the highest average financial benefits by charging less for loans, paying more on deposits, and charging fewer or lower fees. According to CUNA's most recent analysis, Star One's average benefits per member household amounted to \$1,832. These benefits are calculated as averages, loyal members who use the credit union extensively often receive total financial benefits that are much greater than these averages.

SUPERIOR

Bauer Financial, Inc., the nation's leading independent bank and credit union rating and research firm, recognized Star One as "Superior," their highest rating, for over 108 consecutive quarters.

A+

Star One received the highest financial rating of A+ by Weiss Ratings. Weiss Ratings' empowers consumers, professionals and institutions with high-quality advisory information for selecting or monitoring a financial services company or financial investment.

Do you have family and friends who are not members? Invite them to join Star One! Star One offers membership to individuals who live, work or attend school in Santa Clara County, to employees of corporate sponsors, and immediate family members of current Star One members.

Let them know they'll find excellent service and great rates here. They can join the Credit Union today by opening a Money Market Savings account with a minimum deposit of only \$50.

Visit [www.starone.org](http://www.starone.org) to learn more about membership eligibility and benefits.

## Traveling? Tell Us Your Travel Plans and Sign Up for Visa Purchase Alerts

To ensure peace of mind while traveling, please notify us at least 2 business days in advance of your travel date by completing the **Travel Notification Form** in Online or Mobile Banking. For added comfort, sign up for real time **Visa Purchase Alerts**. A convenient link is located under Credit/Debit Cards then Card Security Information at [www.starone.org](http://www.starone.org).



## Holiday Schedule

Star One branches will be closed to observe:

**Independence Day** – July 4  
**Labor Day** – September 3  
**Columbus Day** – October 8



### 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

### 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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