

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Summer 2019

Star One Student Loan Programs

Credit union members can benefit from great student loan options.

Student Choice Private Loans

Are you facing gaps in funding after using all lower-cost sources of financial aid? If scholarships, grants, federal direct subsidized and unsubsidized loans still leave you short, Star One can help. Thanks to Star One's not-for-profit status and our partnership with the Credit Union Student Choice Program (CUSC), our rates are lower than those offered by typical student loan lenders, with no origination fees or prepayment penalties. Plus, we offer flexible repayment terms, including deferment of principal and interest while you're in school.

We offer **fixed** and **variable rate** loans to meet your financial needs.

- **Undergraduate student loans.** Borrow up to \$75,000, with fixed rates as low as 6.25% APR.*
- **Graduate business-school student loans.** Borrow up to \$100,000, with fixed rates starting at 6.50% APR.*

Refinance Your Student Loan Debt

Refinance and consolidate any existing private and federal student loans (including PLUS and Parent PLUS) into one convenient monthly payment that could also lower your rate.** Choose from 5-, 10- or 15-year repayment terms with fixed rates as low as 5.25% APR.***

Apply Today

It's easy to apply for a student loan online. Borrow with confidence from a lender you can trust. To learn more about our student loan options and to apply, visit www.starone.org.

* Rates as of June 25, 2019, and are subject to change. Your APR based on credit qualification and annual credit review. Loans available for study at approved schools only. Floor 5% for variable-rate undergraduate and graduate programs. Cap 18.00% applies to all student loans.

** By refinancing federal student loans, you may lose certain borrower benefits from your original loans, such as interest-rate discounts, principal rebates or some cancellation benefits that can significantly reduce the cost of repaying your loans.

*** Rates as of June 25, 2019, and are subject to change. Subject to credit qualification and additional criteria, including graduating from an approved school.

Rates shown include a 0.25% discount for optional enrollment in automatic electronic payments.

NEED A LOAN?

Star One now offers fixed rate student loans as well as variable rates. Visit www.starone.org to learn more!

Congratulations to Our Star One Scholarship Winners!

Star One Credit Union awarded 10 students with scholarships in May. Each recipient received \$5,000 to be applied to tuition or other costs required for higher education.



Scholarship applications for the 2020 school year will be available at www.starone.org in early 2020. Watch for more information to come!



Financial Resources for Older Americans

Are you concerned about managing finances wisely and safely as you or a loved one gets older? The Consumer Financial Protection Bureau (CFPB) and National Credit Union Administration (NCUA) both have official U.S. government websites with resources to help.

The CFPB's website at www.consumerfinance.gov makes it easy to find helpful financial information. You'll find resources under "Practitioner Resources" and "Older Adults & Their Families" organized by topics such as:

- Managing someone else's money
- Protecting against fraud
- Tools for later-life financial security



The NCUA's www.mycreditunion.gov website is designed for consumers. Under "Life Events," select "Aging and Managing Finances" for topics specific to seniors, such as:

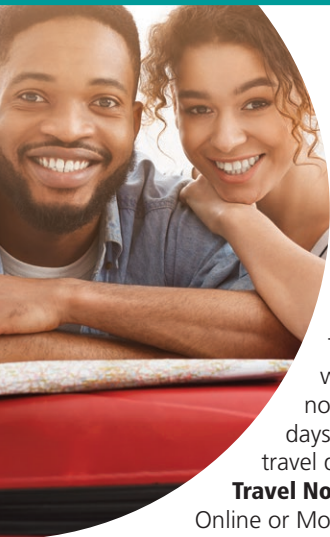
- Aging & financial decline: early warning signs
- Preventing elder financial abuse
- Scams targeting older adults

Other Resources to Stay Alert to Scams

Being aware of the latest scams is important at any age, but especially as you get older. These useful resources can help you and loved ones guard against fraud:

- **AARP, www.aarp.org.** Their Fraud Watch Network has a scam-tracking map to learn more about scams and report them.
- **Federal Bureau of Investigation (FBI), www.fbi.gov/scams-and-safety.** Learn about common fraud schemes, tips to help prevent you from being victimized and how to file a complaint.

We're here to help! Star One Credit Union's Learning Center, under "News & Resources" at www.starone.org, provides more information about money management, such as Financial Education Modules, Preventing Elder Financial Abuse, BalancePro financial education and counseling, and more. Visit today!



Travel Smart: 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 security, 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.



Holiday Schedule

Star One branches will be closed to observe:

Independence Day – July 4

Labor Day – September 2



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

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Email

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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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