

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Fall 2011

Celebrating a Great Partnership for 55 Years and Counting



Star One is celebrating 55 years of serving the Santa Clara community with superior member service and financial products. It's been our priority since 1956.

We're proud that you've chosen us as your financial institution and promise to continue our focus on the things that mean the most to you.

Great Service

Unfortunately, in this day and age, good customer service is the exception rather than the rule. Some large banks are even charging a fee if you talk to a teller. That's not the case at Star One, where we welcome your visits and the opportunity to serve you. Star One employees continue to rank higher than our industry peers for staff knowledge, accuracy and speed of service, and our member satisfaction ratings consistently rank above 97% (highly satisfied) based on independent surveys conducted by Raddon Financial Group.

Financial Strength

Our members can be confident that Star One is well-run and well-capitalized. With more than \$5.7 billion in assets, Star One is the largest credit union based in the San Francisco Bay Area. We rank ninth in total assets among more than 7,500 credit unions nationally, and have been rated "Superior," the highest rating, year after year by Bauer Financial Inc. for being safe, financially sound and operating well above regulatory requirements.*

Star One delinquencies and charge-offs remain relatively low. We do not offer or participate in any of the subprime mortgage loans other lenders offered that caused many problems throughout the mortgage industry. We maintain conservative lending policies and work to offer good value to our membership while maintaining balanced returns and risk levels for future growth of the Credit Union.

Solid Products with Competitive Pricing

Star One maintains a strategy of providing an easy-to-understand product line without confusing pricing tiers or gimmicks. We pay competitive yields on our deposit products while offering very competitive loan rates and minimal fees. Our Money Market Savings Account is federally insured by NCUA and consistently pays more than four times the national average rate for a savings account. It is not a brokerage account so you won't lose your principal.

Star One continues to rank in the 90th percentile for return to member and efficiency. This continues to be a key component to providing the very best value we can to our savers, borrowers and overall membership.

Local Commitment

Star One remains committed to giving back to the communities we serve. Last year, Star One donated more than \$75,000 and our employees and volunteers donated time and raised more than \$8,200 for 47 different local community groups and nonprofit organizations. Some of the groups included the Alzheimer's Association, American Cancer Society, Organs 'R' Us, Second Harvest Food Bank, Special Olympics and Toys for Tots, just to name a few.

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Star One employees and their families volunteering at Family Supportive Housing, Inc.

Help Your Community and Volunteer as a Tax Preparer

Star One has once again teamed up with the Internal Revenue Service (IRS) to provide free tax assistance to low-to-moderate income individuals or families who cannot prepare their tax returns.

Your Help Is Needed

The Volunteer Income Tax Assistance (VITA) or the Federal Earned Income Tax Credit (EITC) program, sponsored by United Way Silicon Valley, is a national program created by the IRS to assist individuals or families with their taxes at designated sites.

You can volunteer as a tax preparer, financial counselor or fill another important role at one of the sites. You will receive professional IRS training as a tax preparer, tax reviewer or greeter. As a volunteer tax preparer or reviewer you will need to complete free training to receive your IRS certification before tax season begins. All volunteers will be asked to commit some time during the tax season from January through April 15, 2012.

If you want to get involved and would like more information about the VITA/EITC Programs, contact the United Way Silicon Valley at **(408) 345-4311** or email taxvolunteer@uwsv.org to sign up.

Visa® Gift Cards

Give the Perfect Gift This Holiday Season

Are you running out of gift-giving ideas and the holiday season hasn't even started yet? No worries! A Visa Gift Card from Star One Credit Union makes gift-giving easy.

In addition to giving your gift recipients the flexibility to buy what they want, Visa Gift Cards also include these benefits:

- **Immediate use.** Cards can be used right away – no activation is required.
- **Worldwide acceptance.** Gift cards can be used anywhere Visa debit cards are accepted, including retail stores and online merchants. Card owners simply process their transactions as a "credit" transaction and sign for purchases.* Visa Gift Cards also can be used for mail and telephone orders.
- **Online registration.** Card owners can register their cards online at www.myprepaidbalance.com, which allows them to check the balance on the card, view their transaction history and request a replacement if the card is lost or stolen.

You may purchase a Star One Visa Gift Card at any branch, for any amount from \$10 to \$1,000 or \$2,000 for large quantity orders. Large quantity orders (more than 25) require advance notice and can be personalized.

Start Shopping Today

Let Star One help you with your holiday or other gift shopping. You'll ease your stress and please your recipients! Stop by any Star One branch today to purchase your gift card for a small fee of \$3.95, log on to www.starone.org or stop by a branch for more information.

* You may not use your gift card for ATM withdrawals or cash equivalent transactions.



About Visa Gift Cards

- There is a purchase fee of \$3.95 at the time of purchase.
- A monthly inactivity fee of \$2.95 may be assessed to your card after 12 consecutive months of inactivity.
- If your card is lost/stolen, you may receive a replacement card for a fee of \$5.00 by calling the Customer Service number on the back of your card. Keep the number in a safe place for future reference.

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Positioned for the Future

It has been a privilege to serve our members for the past 55 years, but we aren't resting on our laurels. Star One continues to seek ways to improve member service, expand products and services and enhance ways for you to handle your financial transactions – whether in person, online or by phone.

So if you have friends, family members or co-workers eligible to join Star One Credit Union (just visit www.starone.org/home/joinus/whocanjoin for more information), be sure to tell them all of the benefits of membership in Star One. You'll be doing them a favor as well as helping keep your Credit Union growing strong.

* Bauer Financial, Inc., the nation's leading independent bank and credit union rating and research firm, has been analyzing and reporting on financial conditions of the nation's banking industry since 1983. Financial institutions cannot pay for ratings and cannot avoid being evaluated by Bauer Financial. Visit www.bauerfinancial.com to learn more.



Alexandria Rodriguez, winner of the Stevens Creek Branch promotion, with Star One's Noel Shankar, Stevens Creek Branch Manager.

Free Workshops: Moving Retirement Assets and Identity Theft

Star One is offering free workshops providing valuable information for anyone exploring retirement plan rollovers as well as those who want to learn more about avoiding identity theft.

Registration is required for both workshops. Space is limited. Workshops are free and open to members and non-members.

Please register at least one day before the workshop by calling **(408) 543-5127**. Leave your name, number of guests attending, daytime phone number and session (location and date) you plan to attend, or visit **www.starone.org** for online registration.

Avoiding the Pitfalls in Moving Retirement Assets

This workshop, presented by Star One IRA Specialists, will explore retirement plan options including rolling over 401(k) plans into Individual Retirement Accounts (IRAs), deciding between Roth and Traditional IRAs to meet goals, taking advantage of tax incentives* and eliminating obstacles when moving retirement assets.

Date: Wednesday, October 12

Time: 5:30 – 7:30 p.m.

Location: 1306 Bordeaux Drive, Sunnyvale

RSVP by: October 11, 2011

Date: Wednesday, October 19

Time: 5:45 – 7:45 p.m.

Location: 3136 Stevens Creek Blvd., San Jose

RSVP by: October 18, 2011

Take Advantage of Free Shred Day

Saturday, October 22

Members can bring their personal paperwork and have it safely and securely shredded for free. Visit **www.starone.org** for details.

Identity Theft

Provided by Star One and presented by BALANCESM, this presentation provides an overview of common identity theft practices, tools for preventing identity theft and specific steps for victims of these kinds of crimes to take in order to minimize damage. It will cover aspects of current social engineering schemes and preventive measures, as well as how Star One uses a layered security approach to protect our Online Banking membership. We'll also include helpful hints on what to do if a wallet, purse or cell phone is missing or stolen.

Date: Wednesday, October 26

Time: 6 – 7:30 p.m.

Location: 1306 Bordeaux Drive, Sunnyvale

RSVP by: October 25, 2011

Date: Thursday, October 27

Time: 6 – 7:30 p.m.

Location: 3136 Stevens Creek Blvd., San Jose

RSVP by: October 26, 2011

* Note that neither Star One nor any of its affiliates give tax advice. Please consult a tax professional for information specific to your situation.



Available this Fall

New Checking and Visa® Card Programs Exclusively for Young Adults

If you're young and just starting out, managing your money can be a challenge. Star One can help, with our new Student Checking Account.

Offering young members and their parents convenience and cost savings, Star One's Student Checking Account is available to anyone 25 or younger (individuals under age 18 must have an adult co-owner). The best part? There is absolutely **no minimum balance or monthly maintenance fee**.

You can also enjoy easy access to your money with:

- Thousands of surcharge-free CO-OP Network® ATMs nationwide (including more than 5,500 inside 7-Eleven® stores).
- Thousands of shared branch locations across the country (visit **www.starone.org** and click on ATMs and Branches in the upper right-hand corner).

Easy Access – Wherever You Go

Whether you stay close to home, travel or attend college out-of-state, you can access your Star One accounts easily with online services such as:

- **Online Banking.** Check balances, transfer funds, review cleared checks and more with a few mouse clicks from anywhere you have Internet access, every day, all day.
- **Check Images.** Get copies of checks, front and back, for your records or to prove a payment.
- **Online Statements.** Go green and receive statements quickly and securely online.
- **Bill Pay.** Pay almost anyone online, and it's free with direct deposit and online statements.*

- **Check Re-orders.** Order new checks online.
- **ezDeposit (remote deposit capture).** With this convenient feature, you can deposit checks into your Star One Student Checking Account from the comfort of your home, office or dorm room just by scanning the check and following the instructions in Online Banking.

Learn More

Watch for more information about these new programs coming to our website at **www.starone.org** in Fall.

* Regular monthly fee is \$4. Receive a \$2 credit for direct deposit and a \$2 credit for online statements.

NEW Student Visa Program

- Competitive Rate
 - No Cosigner Required
- Note: Income verification required for applicants.

Beware Property Tax Adjustment Scams

With home values stagnant or declining in some areas of California, it's not surprising that a proposal to lower your property taxes may sound appealing. But beware. If you receive a mailing that appears to be from an official-sounding agency (like "Tax Review" or "Tax Adjusters," "Regional Processing Center," etc.), it is very likely a scam targeting homeowners.

These fraudsters are claiming to help you lower your property taxes for a fee. They may also ask for your Social Security number. Some may say that you "aren't taking advantage of a special exemption under California law" and state some specific statutes that don't exist. Others may simply try to convince you that they can lower your tax bill when others can't. Still others may warn you that you will owe a fee if you don't respond. **Don't be fooled.**

- If a private company offers to try to lower your property taxes, their literature must clearly

state that they are not a government agency and that their services are not endorsed by any government agency. If they do not, they are in violation of California law. *Even if they do disclose this information, you do not need to pay for an assessment or use a middleman.*

- Government agencies do not charge for tax reassessments. If you think your property tax amount is incorrect, contact your county tax assessor's office and request a review of your property – for free.
- Do not send money for something you did not ask for, and do not reveal your Social Security number or other personal information to anyone who sends you an unsolicited mailing.
- If you have received an illegal mailing or are a victim of a property tax reassessment scam, file a complaint with the California Attorney General's office at <http://ag.ca.gov/consumers/general.php>.



Star One Members Support the Community

Our Back-to-School Drive supporting Family Giving Tree was a great success. We'd like to thank everyone who donated. We were able to accumulate 35 complete backpacks, \$110 in donations by members with another \$605 donated online and boxes of miscellaneous school supplies. Your generosity will help a deserving child be prepared for school.

Upcoming Event

Star One is once again holding a Holiday Food Drive supporting Second Harvest Food Bank of Santa Clara County. Food barrels will be located at all Star One branches from November 1 through December 16, 2011. The need is great, so please drop off a food donation next time you are at a branch.

Nutritious, non-perishable options include:

- Meals in a can (stew, chili, soup)
- Tuna and canned meat
- Peanut butter
- Canned foods with pop-top lids
- Low-sugar cereals
- 100% fruit juices in single serving boxes
- Canned fruit packed in juice
- Canned vegetables (low salt)

Please avoid donating items packaged in glass. The Food Bank also requests that you do not donate bulk quantities of rice, flour or sugar.



Holiday Schedule

Star One branches will be closed to observe:

Columbus Day – October 10, 2011 (Monday)
Veterans Day – November 11, 2011 (Friday)
Thanksgiving Day – November 24, 2011 (Thursday)
Thanksgiving Holiday – November 25, 2011 (Friday)
Christmas Holiday – December 26, 2011 (Monday)
New Year's Holiday – January 2, 2012 (Monday)

Member Phone Service

(408) 543-5202 or
(866) 543-5202 toll free
Fax: (408) 543-5203
Star One Representatives are available 7 a.m. – 11 p.m. Mon. – Fri., and 10 a.m. – 6 p.m. on weekends and most holidays. 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.

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 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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