

YOUR ONE SOURCE



www.starone.org | 866.543.5202 | Fall 2010

Save Money and Time with Our Convenient Services

It's your money, so you should be able to access it, manage it and spend it how you want. Star One's convenient services provide the tools to make managing your finances simple and customized to your needs.

Online Banking. Log in for instant access to your accounts 24/7. Our helpful tools are user-friendly and make online banking a breeze.

Bill Pay. You forgot to pay your electric bill yesterday. But before you panic, you remember you've already set up your Bill Pay account. Crisis (and late fees) averted. If you already have a checking account with us, sign up for Bill Pay. Forget worrying about keeping track of paperwork, and pay all your bills online in a safe and secure environment. Log on to Online Banking, click on the Bill Pay tab and click "Sign up for Bill Pay." You can start paying your bills online in as little as one business day.

Direct Deposit. You're about to leave work for the day and deposit your paycheck, but your boss gives you a last minute project. You don't have to worry about making it to your branch before closing time if you've got Direct Deposit. Visit our "Apply Now" page and complete the employer Direct Deposit Form and Star One will take it from there! It saves you a trip to drop off your check, and it's virtually paperless after the first step.

ATMs. You want to deposit a check and grab some cash at the same time, but it's the weekend. The CO-OP ATM network has more than 28,000 surcharge-free ATMs nationwide, including 9,000 that accept deposits and 5,500 located inside 7-Eleven® stores.

Shared Branch Network. Because we're part of a shared branch network, we're better able to serve you at your convenience. After hours you can speak with a live representative through our shared branch call center. And you have more options when it comes to surcharge-free ATMs.

CarSMART Loan application. You're at the dealership ready to sign on the dotted line and the dealer begins apologizing about all the paperwork you'll have to fill out for the loan. But you came prepared and have your preapproved Smart Approval Response form in hand. Eliminate steps in the car-buying process by using CarSMART. You can get started on buying a car before even getting to the dealership. Get a customized Star One Car Loan by registering and completing your application ahead of time. You can even shop for your vehicle online prior to visiting dealerships.

24/7 Loan application. You've been so busy this week, you didn't have time to stop in at your local Star One branch for a loan application. Our Visa® Card, Share Secured Loans, Personal Lines of Credit and Loans are just as simple and pain-free as our CarSMART Loans. In fact, they're even simpler. All you have to do is complete the online form and in less than 30 seconds you'll get a response.*

*Only current Credit Union members are eligible for 24/7 loan applications.



Locate ATMs and Shared Branches via iPhone® Apps

If you have an iPhone, you can find surcharge-free ATMs and shared branches by downloading a free app. Just search for "Credit Union Shared Branching" or "CO-OP Financial Services" in the app store from your phone or computer.



Give the Perfect Gift

Are you at a loss as to what to buy for some of your friends and family this holiday season? Lessen your shopping load by giving them a Visa® Gift Card from Star One this year. It can be used anywhere Visa Debit Cards are accepted, including online and retail stores. It can carry a balance of \$10 to \$1,000 and can be used immediately after purchase. Still not convinced? Here are a few more reasons to consider a gift card this year:

- **Never worry about getting the wrong thing.** Gift card recipients can pick out exactly what they'd like, dine at their favorite restaurant or save gift cards for a shopping spree.*
- **Visa cards are accepted almost everywhere.** Visa Gift Cards may be used anywhere Visa Debit Cards are accepted. The brand marks on your card indicate where the card is accepted and typically will be displayed on the merchant's store front. Your card can also be used for online and telephone purchases.

Let Star One help you with your holiday shopping. 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. We can help take the stress out of buying gifts now or during the holiday season.

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.

* Expiration dates apply.

Volunteers Needed to Help People File Tax Returns

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.

We Need Your Help

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, 2011.

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

Help make a difference in our community. Call or email today.



A Better Way to Pay for Graduate Business School

The costs of earning a graduate business degree continue to rise. Star One Credit Union is here for one reason – to serve our members – so we are able to offer more competitive education financing options and save you money. With a full line-of-credit (LOC) that you can use over your entire graduate business school career, our new Student Choice Graduate Business School Private Loan Solution can help make earning your graduate business degree a reality.*

The Graduate Business School Private Loan Solution features zero origination or prepayment fees, extremely competitive interest rates and flexible repayment options – including the option to defer all payments while in school. This convenient line of credit is a great option to fill the funding gaps that other sources of financial aid may leave behind.

Eligibility Requirements

Star One members who are graduate business students enrolled full-time in a business graduate degree-granting program at an approved public or private non-profit school are eligible. Before you apply, please view the list of approved schools at www.starone.org. Once approved, students can borrow from \$1,000

up to the cost of attendance less any other aid received. The total amount a student can borrow throughout his or her graduate business school career is \$100,000. Funds will be disbursed directly to the school, at the time the school specifies.

Learn More

It is important to choose a lender carefully, because having student loans is a long-term relationship. Be sure you read the fine print and compare fees, terms and repayment options (not just rates) when comparing loans. The Student Choice Graduate Business School Private Loan Solution may save you hundreds of dollars a year compared to alternative lenders. Star One Credit Union's goal is not just to help you fund an advanced business degree for yourself or a family member, but to become your financial partner for life.

To learn more or to discuss your specific situation with a Star One Credit Union Student Choice Program Representative, visit www.starone.org or call (800) 741-2893.

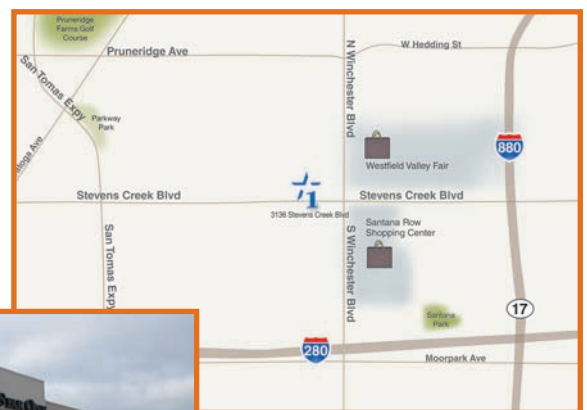
* Subject to credit qualification and credit verification. Credit limits may be reduced or new credit refused due to changes in borrower's financial condition.

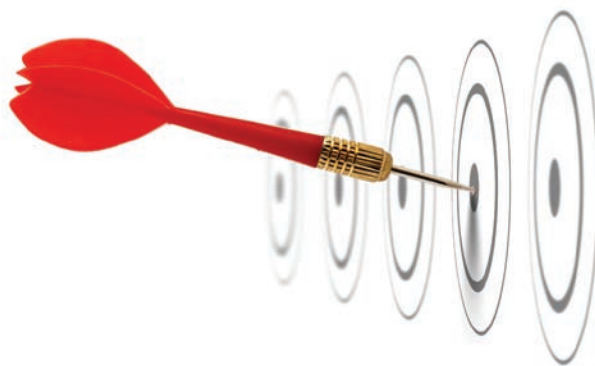


The New San Jose Stevens Creek Branch Is Open

Star One is always looking for ways to make your financial transactions with us more convenient. Our new branch on Stevens Creek Blvd., near Westfield Valley Fair and Santana Row is now open for business. **The address is 3136 Stevens Creek Blvd.**

Be sure to take advantage of this convenient new Star One location.





Consumer Corner

Seniors Are Often the Target of Financial Scams

The *San Jose Mercury News* recently reported on the guilty plea of an ex-bank manager who embezzled more than a half million dollars from elderly customers. According to the account, he earned the trust of elderly clients, visiting them in their homes and talking them into investing money in a money-laundering scheme.*

According to the Federal Bureau of Investigation, seniors are often the target of financial fraud for several reasons:**

- 1) Older American citizens are most likely to have assets.
- 2) Seniors tend to be polite and trusting, and reluctant to hang up the phone or ignore an email from a scammer.
- 3) Older Americans may be less likely to report a fraud because they are ashamed, they don't know who to report it to or they don't know they've been scammed. Elderly victims who suffer from memory loss make poor witnesses when they do report a crime because they may not be able to provide enough details to investigators.

Protect Yourself and Your Loved Ones

Seniors should be on the lookout for financial scams. If someone calls asking for personal or financial information, just hang up. If you receive an email requesting personal information such as your social security number, financial account numbers or PIN, delete it – Star One and other legitimate financial institutions will never request your personal information with an unsolicited call or email.

If you are a relative, friend or trusted advisor (such as an attorney, health care provider, insurance agent or financial advisor) of an elderly individual, be sure to talk to him or

her about the possibility of financial scams and how to avoid them. In addition, be aware of signs of financial fraud, such as:

- Unpaid bills or notices to discontinue utilities.
- Withdrawals from or closing of financial accounts that the individual cannot remember or explain.
- Unusual activity in the individual's financial accounts, including large, unexplained withdrawals and frequent transfers; and suspicious signatures on legal documents or checks.

What Can You Do?

If you're an older adult, take steps to protect yourself from financial fraud:

- **Don't respond to suspicious emails or phone calls** pushing financial investments or asking for personal and financial information.
- **Don't allow yourself to be pressured.** Hang up, delete the email or shut the door! You have the right to say no.
- **Shred financial documents and any materials with sensitive information**, such as your social security number, before discarding.
- **Report suspicious behavior.** If you believe you've been targeted or scammed, contact your financial institution right away and report the incident to the local police. To report fraud or suspected fraud to Star One, please call toll-free **(866) 543-5202** or **(408) 543-5202**.

* Source: Mercury News, www.mercurynews.com, Aug. 4, 2010.
** Source: Federal Bureau of Investigation, www.fbi.gov.

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.

Web Site

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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Holiday Schedule

Star One branches will be closed to observe:

Columbus Day – October 11, 2010

Veterans Day – November 11, 2010

Thanksgiving – November 25 and 26, 2010

Christmas Holiday – December 24, 2010

New Year's Holiday – December 31, 2010

