

## TruStage Insurance Products Now Available

As a result of being a member of Star USA, competitively priced insurance products are now available through TruStage Insurance. TruStage is a division of CUNA Mutual Insurance Group, which has been serving credit unions and their members for more than 75 years.

By visiting [www.TruStage.com](http://www.TruStage.com), you can obtain free quotes on all their insurance products. TruStage offers competitive rates on automobiles, homeowner policies, seasonal dwellings, motor homes, motorcycles, boats, flood coverage and personal liability. And, you can receive a discount for being a member of Star USA! Life insurance coverage is also available, as TruStage provides both term and whole life options.

For additional information about all that can be provided by TruStage, visit their website at [www.TruStage.com](http://www.TruStage.com). You may also call 1-855-612-7909 for life insurance assistance or 1-888-380-9287 for help with auto and home policies. TruStage will also be mailing Star USA members relevant material about additional insurance options that are available as a result of being a member of this credit union.

## 2<sup>nd</sup> Annual Star USA – Highland Hospital Golf Tournament

The second annual Star USA – Highland Hospital Golf Tournament will be held on Friday, May 16 at the Little Creek Country Club. The tournament will benefit the children and teens' unit at Highland Hospital.

Sponsorship opportunities are still available for this special outing. Visit our website at [www.star.coop](http://www.star.coop) for additional information.

Proceeds from the event will assist with counseling and care for children and young adults at Highland Hospital.

The tournament features a two person scramble, with registration beginning at 8:00 a.m. and the shotgun start at 9:00 a.m. A buffet luncheon will follow the tournament with prizes, awards and great door prizes. If you have questions or need registration material, contact Steve or Jessica at 304-357-2319 or 800-628-2120.

We look forward to seeing you on May 16 as we help those who are in need.



MARCH 2014

[www.star.coop](http://www.star.coop)

800.628.2120

### Main Office

One Cantley Drive  
Charleston, WV 25314  
304.357.2319

### Branch Locations

607 3<sup>rd</sup> Avenue  
Huntington, WV 25701  
304.697.4900

3871 Robert C. Byrd Drive  
Beckley, WV 25801  
304.256.7154

600 6<sup>th</sup> Avenue  
St. Albans, WV 25177  
304.727.2981

3955 Teays Valley Road  
Teays Valley, WV 25526  
304.757.3231

885 Broad Street  
Summersville, WV 26651  
304.883.0000

## Great Mortgage Rates Still Available at Star USA!

Although mortgage rates have risen over the past few months, that doesn't mean that there aren't still great interest rate options at your credit union. At Star USA, we are still seeing a number of members borrowing for new homes or refinancing to reduce their term and payment.

One option at Star USA is the 5/1 Adjustable Rate Mortgage or ARM. For qualified applicants, the current rate for this product is 2.65% APR. The term is fixed

for 5 years and then may be adjusted annually. The maximum amount that the rate may be adjusted over the lifetime of the loan is 5% so the APR could never exceed 7.65%. The maximum annual adjustment could not exceed 2%.

Now is a great time to refinance with the 5/1 ARM option at Star USA! Leave your payment the same and watch your principal balance fall. Apply on-line today!

## Holiday Schedule

All Star USA offices will be closed on the following holidays:

Monday, May 26 – *Memorial Day*

Friday, July 4 – *Independence Day*

## Star USA's New Website

One of the easiest ways to discover the financial options that are available at Star USA is to visit our website. Now it is even easier to navigate the site as a result of several new upgrades that have just been completed.

Chat, bill payment and account access are all just a click away, but the website now provides a more convenient way to find these great services. All the necessary forms and documents are also at your fingertips. You may even apply for loans at the new Star USA web page.

Take a minute and visit us at [www.star.coop](http://www.star.coop) for the improved website and discover how Star USA can provide all your financial needs from the comfort of your own home or from your tablet or smart phone.

## 78<sup>th</sup> Annual Meeting Scheduled for May 2<sup>nd</sup>



Since 1936, Star USA Federal Credit Union has served its membership with low cost financial services. As part of that service, your credit union has conducted an annual meeting to allow the membership to learn more about their credit union and to discover its future. As services have expanded and been revised, it is important that members learn as much as they can about what Star USA can provide in the way of financial assistance.

On Friday, May 2, 2014, the 78th Annual Meeting of Star USA will be held at Blessed John XXIII Pastoral Center. The address is 100 Hodges Road, Charleston, WV 25314. More detailed directions may be found at [www.star.coop](http://www.star.coop) or by calling any of our offices. Refreshments will be served prior to the business meeting which will convene at 11:00 a.m.

As a member-owned, not-for-profit financial cooperative, adult members in good standing are eligible to attend and participate in the annual meeting. If you are planning to attend the 78th Annual Meeting of Star USA, please complete the RSVP form and return it prior to April 25, 2014.

## It's All About Perspective *by John K. Burdette II*

As a financial advisor, I am constantly hearing from prospective clients all the reasons they do not want to begin to take control of their financial future. These objections take on various identities: The market has risen too high, the President and/or the Congress is clueless, corporations cannot be trusted, or the market is rigged against the little guy. While I do not deny problems exist, I do believe there have always been problems in the world and there will continue to be problems in the world that will remain to be solved. One problem that we all hope to face is that with longer life expectancies, funding an active retirement takes a lot of planning and a lot of money. I think it is a mistake to allow events out of our control to stop us from taking the necessary steps to secure our future personal well-being. After all, this President and Congress will be a footnote to history when you're enjoying your twentieth year of retirement.

If we step away from today's headlines and take a look at what has really happened to the quality of life over the past 150 years, the story is remarkable. As measured by GDP per capita adjusted for inflation, the average American's standard of living has increased twenty fold!\* During this period, there certainly have been news events that would make you believe progress would falter, but the fact is, it has not. My own great-grandmother was born in the late 1800s and lived well into her 90s. Imagine the progress she witnessed from horse and buggy, to cars, to planes, to a man walking on the moon! How many things do we enjoy and prosper from today that did not exist even ten years ago? Do you believe humanity has stopped searching for answers and solutions to our problems? If not, why would you not want to be a participant by owning a share of the companies making these advances?

The real question, in my opinion, is how can we participate in the march of human progress, while insuring that market events do not threaten our financial security. My answer to that is diversification

and aligning your assets up with the goals and needs that you have. As an example, if you know you need to pay for your daughter's wedding in 18 months, you should not invest those funds in the stock market. Conversely, if you are saving for retirement that may last twenty years, you should not put it all in CDs where it is likely to grow slower than inflation. Every investment has a positive and a negative attribute and by blending them together in alignment with your personal goal, you are much more likely to obtain the financial security you seek. The market may be up or down next month or year, but it should not matter if you are diversified in alignment with your goals and you keep the long term perspective of human progress.

If you would like to discuss your financial goals, ask any credit union employee for a referral and I will contact you immediately to help you prepare for your future.



\* Louis Johnston and Samuel H. Williamson, "What Was the U.S. GDP Then?" MeasuringWorth, 2013.

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