

August 12, 2011

Dear Member,

Attached you will find disclosures that we are required to provide periodically to you. Please review, and if you have any questions please contact your local branch for more information.

Our disclosures and rates can always be found on our website at [www.star.coop](http://www.star.coop). Plus, you can use our website to sign up for our Star Online services, E-Statements, and free Bill Pay. We also offer access to your accounts from your smart phone!

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