



America's
Credit Unions

Membership Benefits Report

Mid-Year 2025



➤ cuna.org/research

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Star One Credit Union

The Benefits of Membership

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

America's Credit Unions estimates that Star One Credit Union provided \$281,627,250 in direct financial benefits to its 128,627 members during the twelve months ending June 2025 ⁽¹⁾.

These benefits are equivalent to \$2,189 per member or \$4,598 per member household ⁽²⁾.

The per-member and per-household member benefits delivered by Star One Credit Union are substantial. But, these benefits are reported as *averages*. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a \$30,000 new automobile for 60 months at Star One Credit Union will save members an average \$171 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$855 in savings over 5 years.

Further, loyal members ⁽³⁾ - those who use the credit union extensively - often receive total financial benefits that are much greater than the average.

America's Credit Unions estimates that Star One Credit Union provided loyal high-use member households \$2897 in direct financial benefits during the twelve month period.

Star One Credit Union excels in providing member benefits in many loan and savings products. In particular, Star One Credit Union offers lower loan rates on the following accounts: new car loans, used car loans, first mortgage-fixed rate, first mortgage-adjustable rate, home equity loans, credit cards loans.

Star One Credit Union also pays its members higher dividends on the following accounts: regular savings, share draft checking, certificate accounts, IRAs.

(1) Rates and fees as of 10/21/2025.

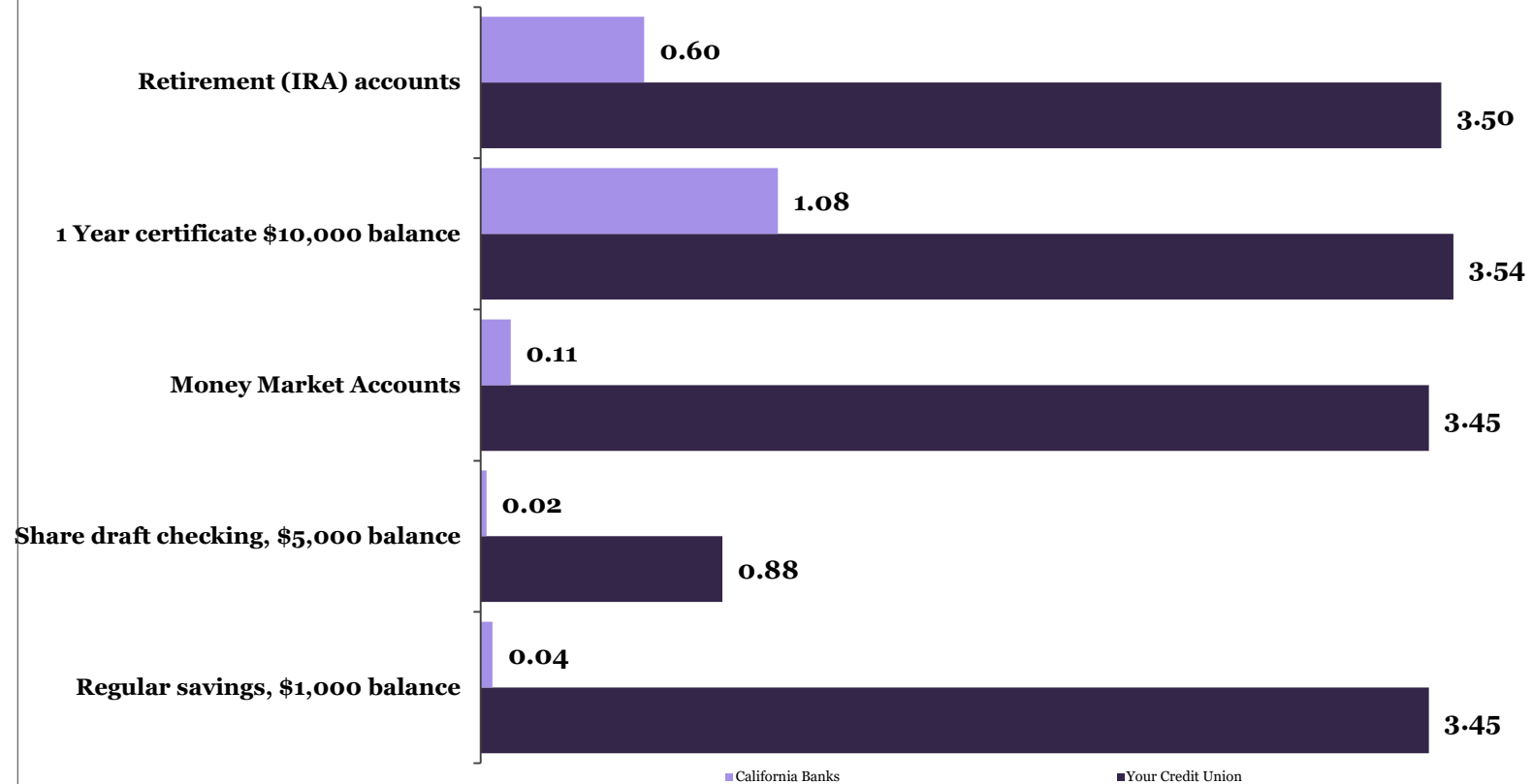
Unless indicated otherwise, rates assume an excellent credit score, 20% down payment, debt-to-income ratio of less than 40%. Rates & fees may vary & are based on factors including, but not limited to, market change, credit history, down payment, property type & other factors associated with your loan application. Private Mortgage Insurance (PMI) may be required on mortgage loans with less than 20% down.

(2) Assumes 2.1 credit union members per household.

(3) A "loyal member" is assumed to have a \$30,000, 60-month new auto loan, a classic credit card with an average balance of \$5,000, a \$200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand), \$5,000 in an interest/dividend checking account, \$10,000 in a one-year certificate account, and \$2,500 in a money market account.

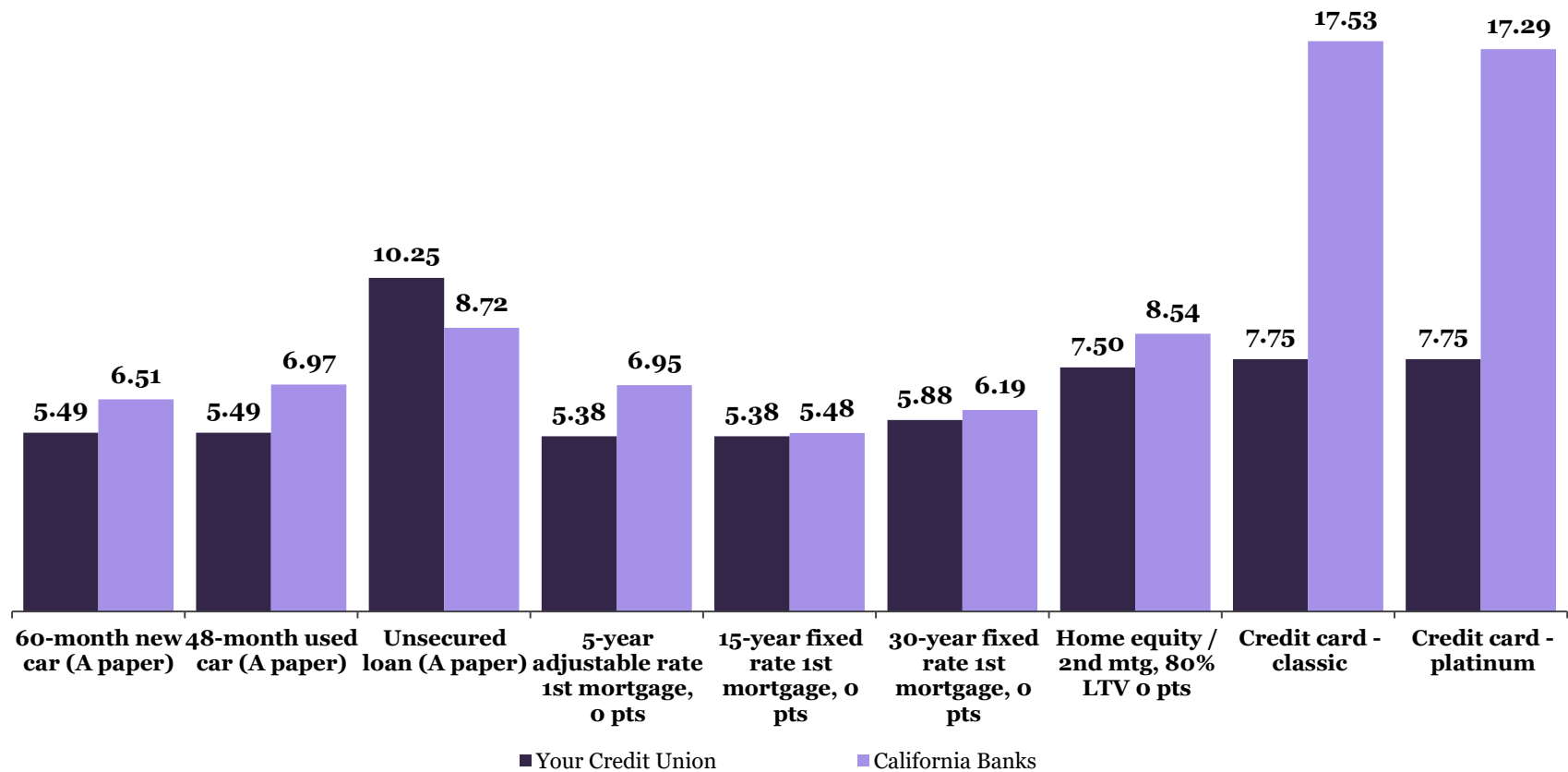
Savings Product Comparative Interest Rates (%)

by Savings Account Type



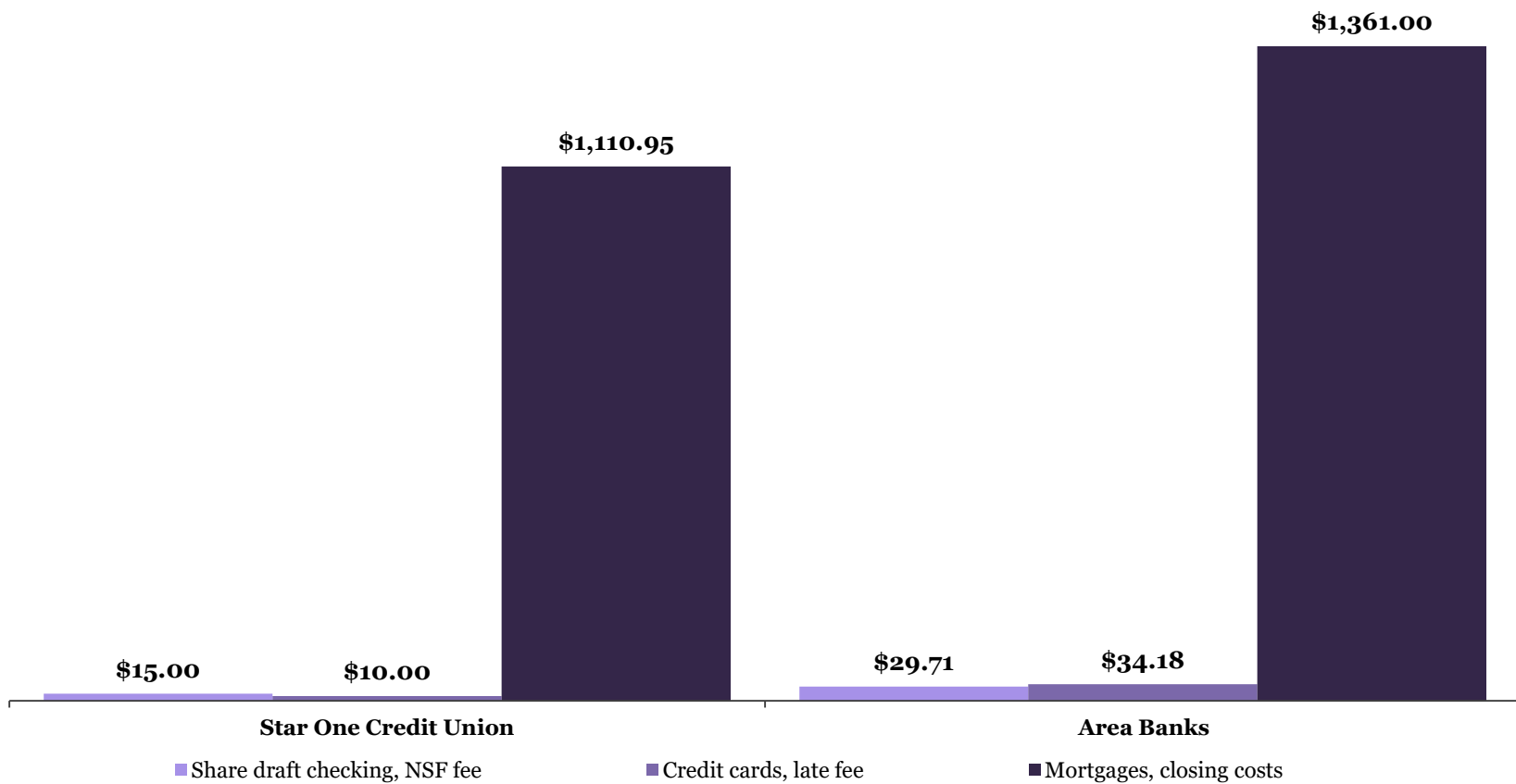
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



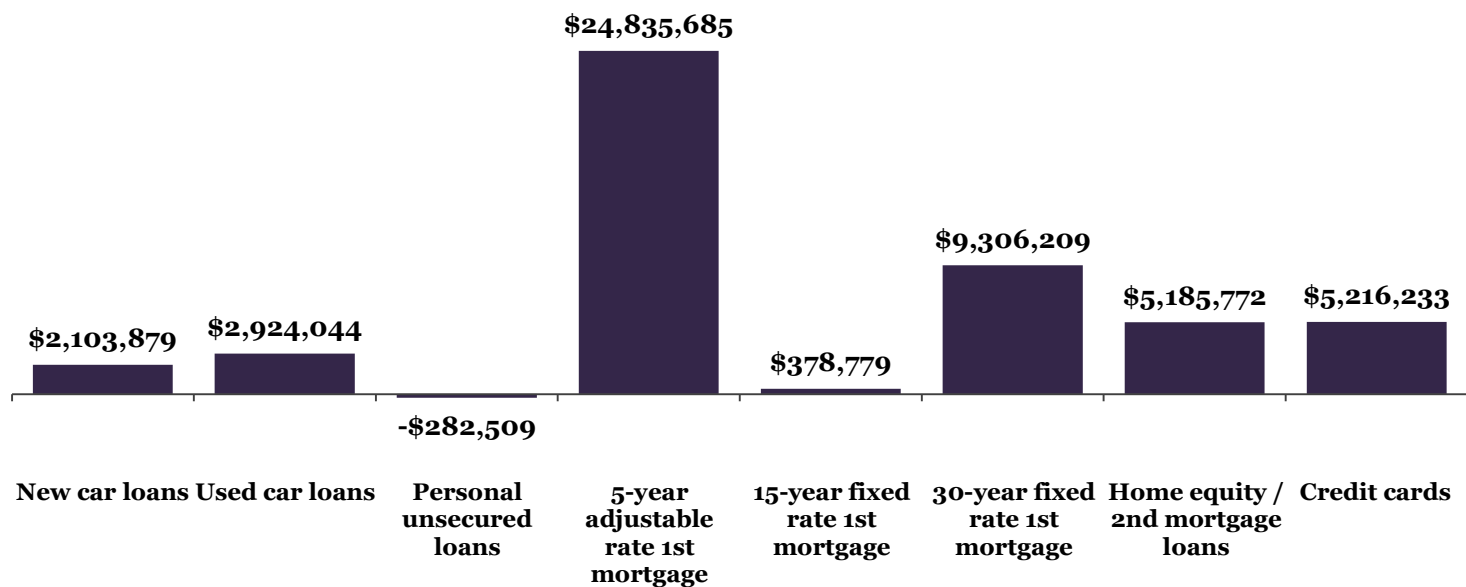
Interest Rates at Star One Credit Union and Banking Institutions in California

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	5.49	6.51	-1.02
48-month used car (A paper)	5.49	6.97	-1.48
Unsecured loan (A paper)	10.25	8.72	1.53
5-year adjustable rate 1st mortgage, 0 pts	5.38	6.95	-1.57
15-year fixed rate 1st mortgage, 0 pts	5.38	5.48	-0.10
30-year fixed rate 1st mortgage, 0 pts	5.88	6.19	-0.31
Home equity / 2nd mtg, 80% LTV 0 pts	7.50	8.54	-1.04
Credit card - classic	7.75	17.53	-9.78
Credit card - platinum	7.75	17.29	-9.54
Savings Products			
Regular savings, \$1,000 balance	3.45	0.04	3.41
Share draft checking, \$5,000 balance	0.88	0.02	0.86
Money Market Accounts	3.45	0.11	3.34
1 Year certificate \$10,000 balance	3.54	1.08	2.46
Retirement (IRA) accounts	3.50	0.60	2.90
Fee Income			
Share draft checking, NSF fee	\$15.00	\$29.71	-\$14.71
Credit cards, late fee	\$10.00	\$34.18	-\$24.18
Mortgages, closing costs	\$1,110.95	\$1,361.00	-\$250.05

*Rates and fees as of 10/21/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

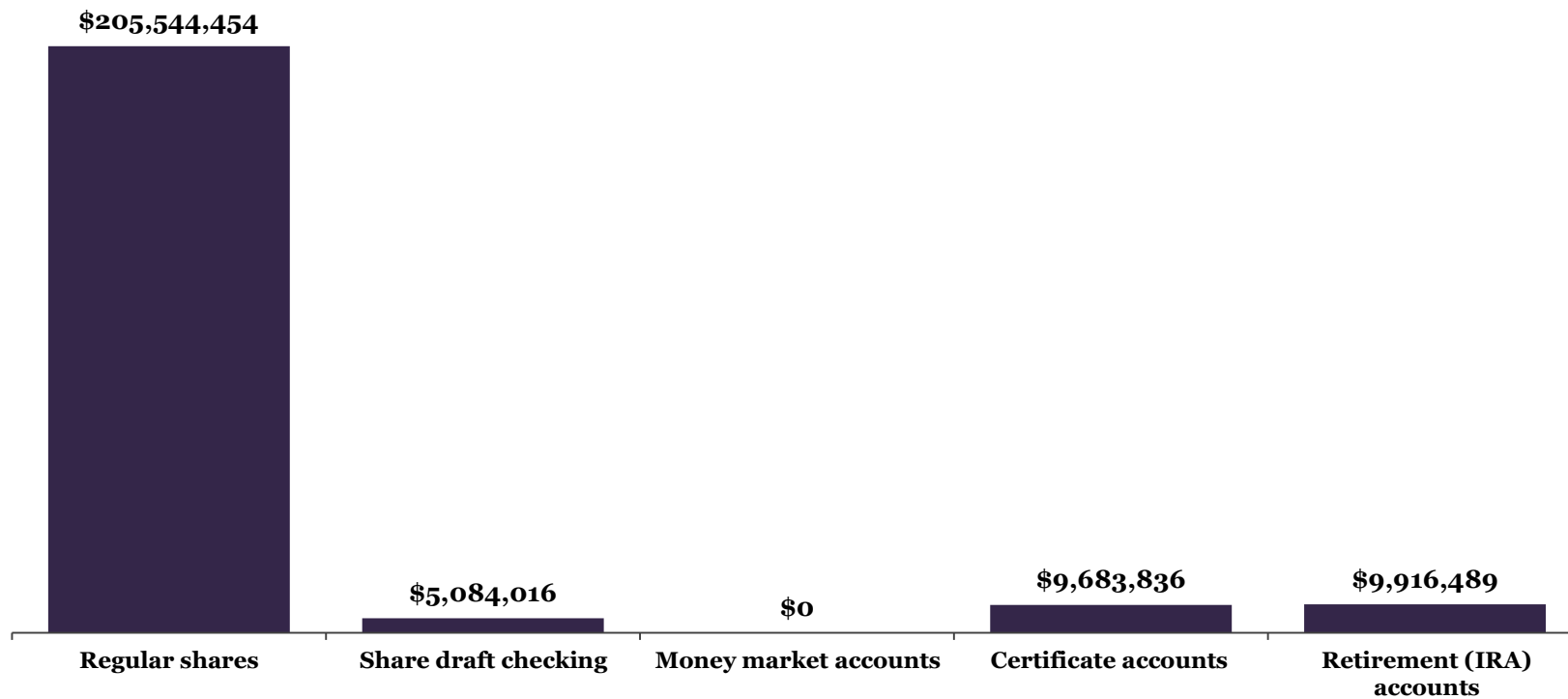
Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State
by Loan Type

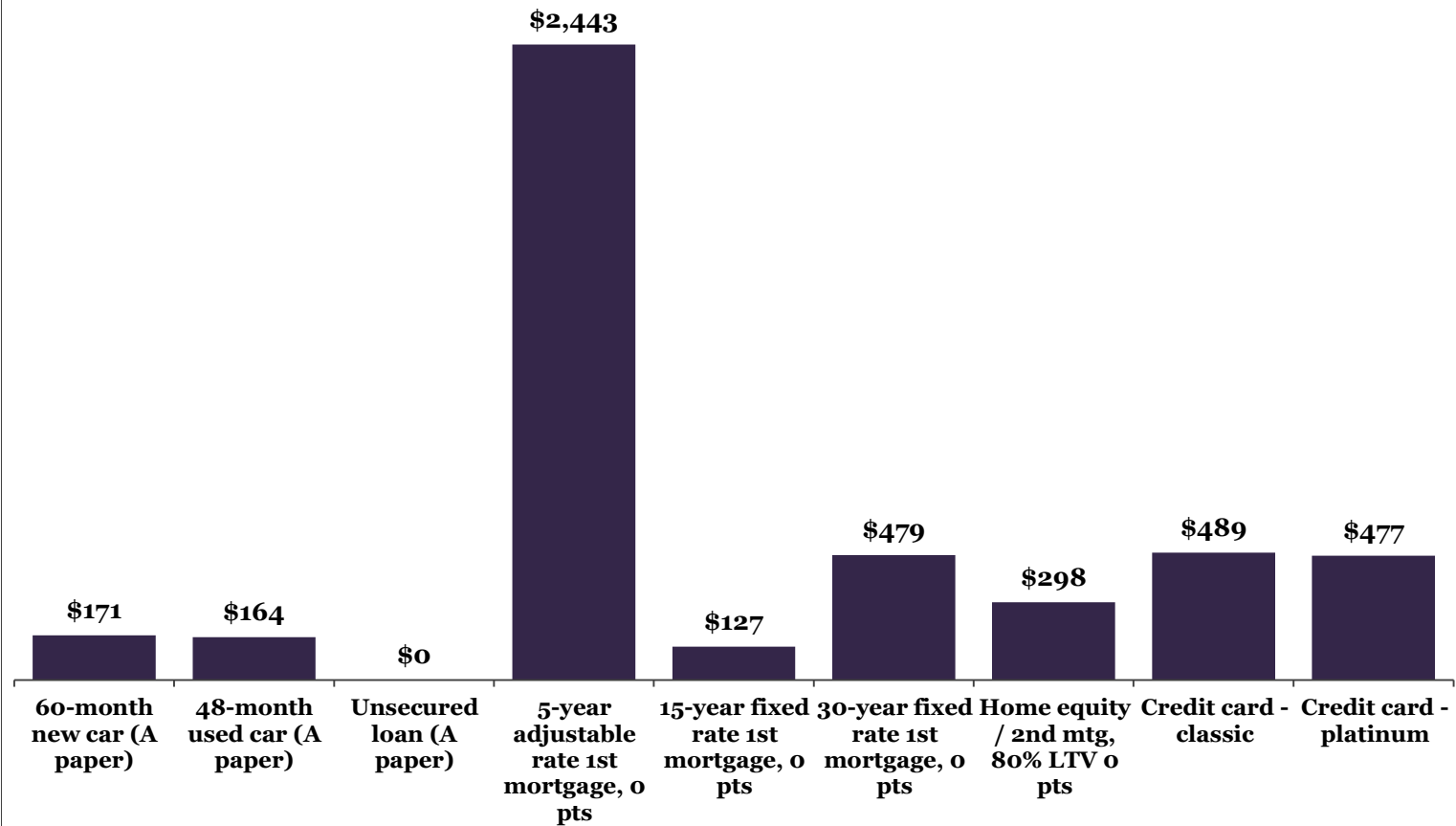


Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State
by Account Type



Annual Member Benefit of Loan Products with Various Terms



Terms on loan products included are as follows:

New Car: \$30,000

Used Car: \$20,000

Unsecured Loan: \$10,000 (5 years)

5 Year Adj: \$200,000

15 Year Fixed: \$200,000

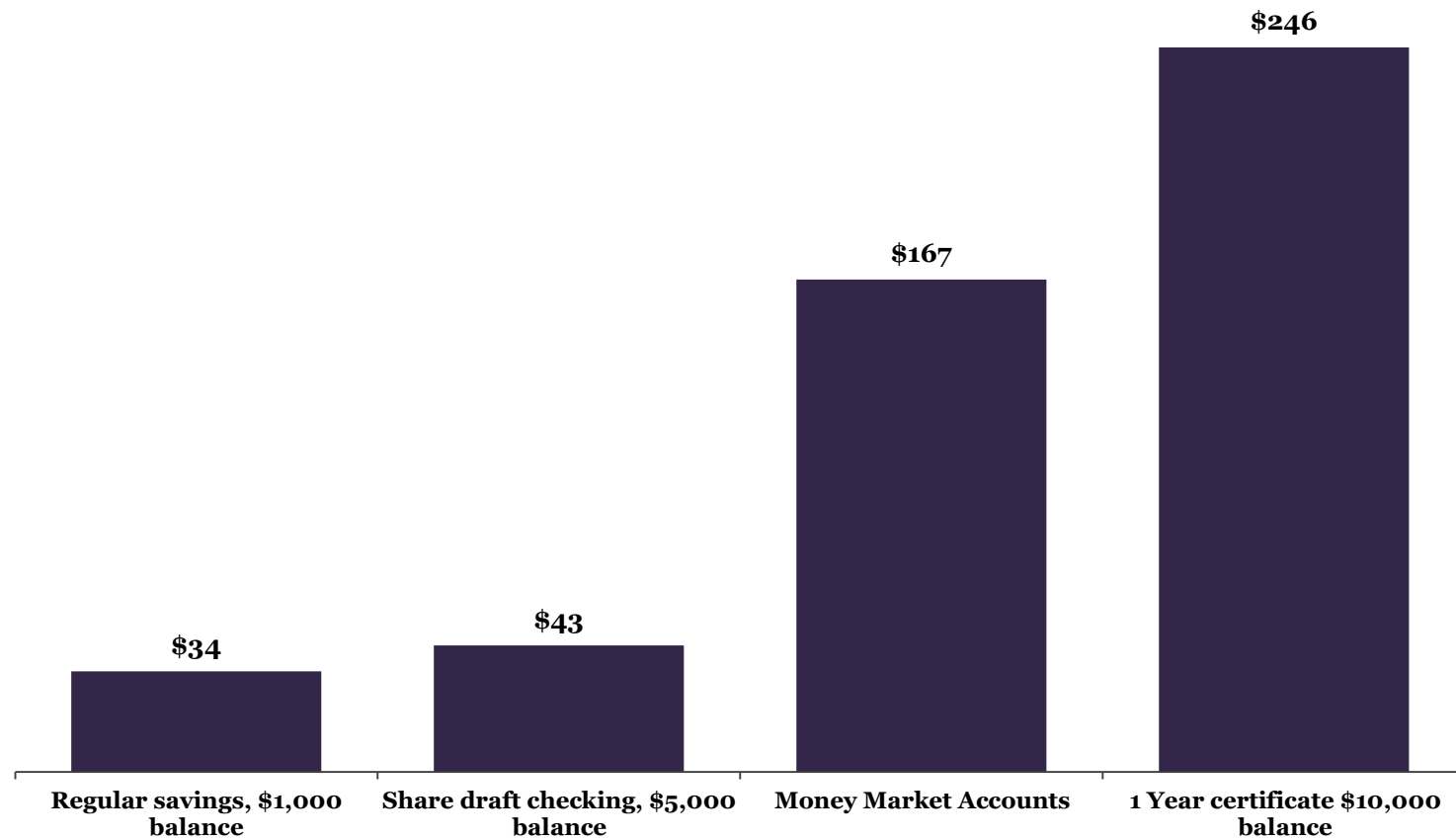
30 Year Fixed: \$200,000

Home Equity: \$50,000

Classic Credit Card: \$10,000

Gold Credit Card: \$10,000

Annual Member Benefit on Savings Products with Various Terms



America's Credit Unions

Certifies that

Star One Credit Union

has provided:

- \$281,627,250 in direct financial benefits to its 128,627 members during the twelve months ending in June 2025, equivalent to approximately \$4,598 per member household.
- loyal high-use member households \$2,897 in direct financial benefits.

October 21, 2025

Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.

Estimated Financial Benefits for Star One Credit Union

Loans	Avg. Balance at Your Credit Union (1)	Rate Difference vs. California Banks (%) (2)	Financial Benefit to Your Members
New car loans	205,456,908	-1.02	\$2,103,879
Used car loans	197,037,976	-1.48	\$2,924,044
Personal unsecured loans	18,416,511	1.53	-\$282,509
5-year adjustable rate 1st mortgage	1,579,878,182	-1.57	\$24,835,685
15-year fixed rate 1st mortgage	378,779,331	-0.10	\$378,779
30-year fixed rate 1st mortgage	3,002,002,978	-0.31	\$9,306,209
Home equity / 2nd mortgage loans	500,074,447	-1.04	\$5,185,772
Credit cards	53,664,948	-9.78	\$5,216,233
Interest rebates			\$0
Total CU member benefits arising from lower interest rates on loan products:			\$49,668,092
Savings			
Regular shares	6,034,775,516	3.41	\$205,544,454
Share draft checking	592,542,697	0.86	\$5,084,016
Money market accounts	-	3.34	\$0
Certificate accounts	393,972,179	2.46	\$9,683,836
Retirement (IRA) accounts	342,065,853	2.90	\$9,916,489
Bonus dividends in period			\$579,800
Total CU member benefit arising from higher interest rates on savings products:			\$230,808,596
Fee Income			
Total CU member benefit arising from fewer/lower fees:			\$1,150,563
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			\$281,627,250
Total CU member benefit / member:			\$2,189
Total CU member benefit / member household:			\$4,598

Source: Datatrac, NCUA, and America's Credit Unions

(1) Average balance as of June 2025 and June 2024 according to the NCUA call report.

(2) Rates and fees as of 10/21/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

Star One Credit Union Performance Profile

Demographic Information	Jun 25	Jun 24
Number of branches	6	6
Total assets (\$ mil)	8,833	9,910
Total loans (\$ mil)	6,253	5,854
Total surplus funds (\$ mil)	2,131	3,649
Total savings (\$ mil)	7,491	7,236
Total members (thousands)	130	127
Growth Rates (Year-to-date)		
Total assets	-10.9 %	-2.3 %
Total loans	6.8 %	6.9 %
Total surplus funds	-41.6 %	-15.2 %
Total savings	3.5 %	-7.1 %
Total members	2.8 %	2.4 %
Earnings - Basis Pts.		
Yield on total assets	368	347
- Dividend/interest cost of assets	265	277
+ Fee & other income	20	12
- Operating expense	114	34
- Loss Provisions	4	1
= Net Income (ROA)	5	48
Capital adequacy		
Net worth / assets	15.0	13.2
Asset quality		
Delinquencies / loans	0.2	0.1
Net chargeoffs / average loans	0.1	0.0
Asset/Liability Management		
Loans / savings	83.5	80.9
Loans / assets	70.8	59.1
Long-term assets / assets	50.4	47.9
Core deposits/shares & borrowings	89.8	90.3
Productivity		
Members/potential members	1.9	1.9
Borrowers/members	53.3	53.3
Members/FTE	509	486
Average shares/members (\$)	57,431	57,055
Average loan balances (\$)	90,024	86,598
Salary & Benefits/FTE	241,340	-31,586