



America's
Credit Unions

Star One Credit Union Membership Benefits Report

FIRST QUARTER 2025

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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 \$261,250,996 in direct financial benefits to its 127,913 members during the twelve months ending March 2025 ⁽¹⁾.

These benefits are equivalent to \$2,042 per member or \$4,289 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 \$207 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$1,035 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 \$2587 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-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.

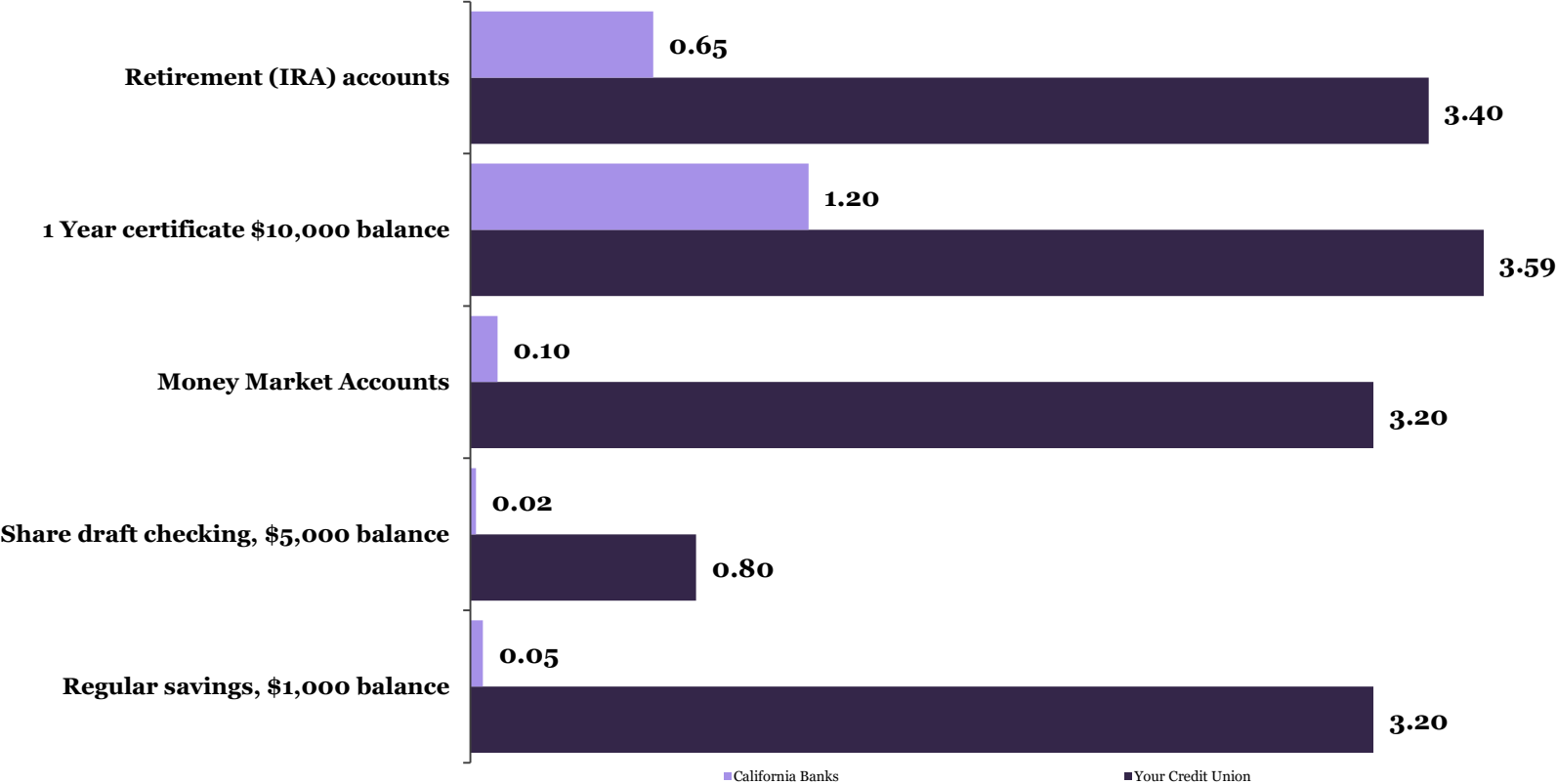
(1) Rates and fees as of 6/26/2025.

(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.

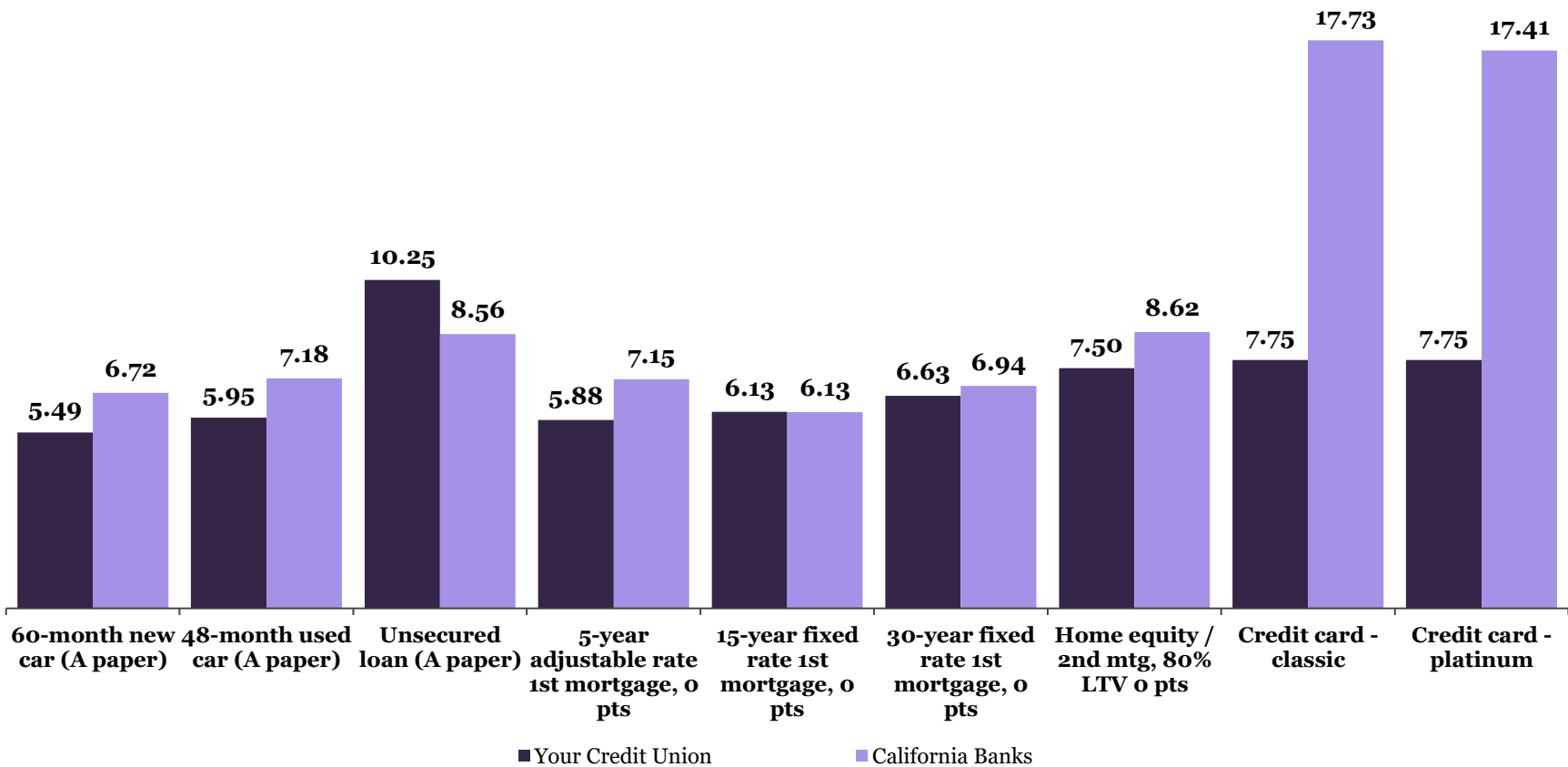
Savings Product Comparative Interest Rates (%)

by Savings Account Type



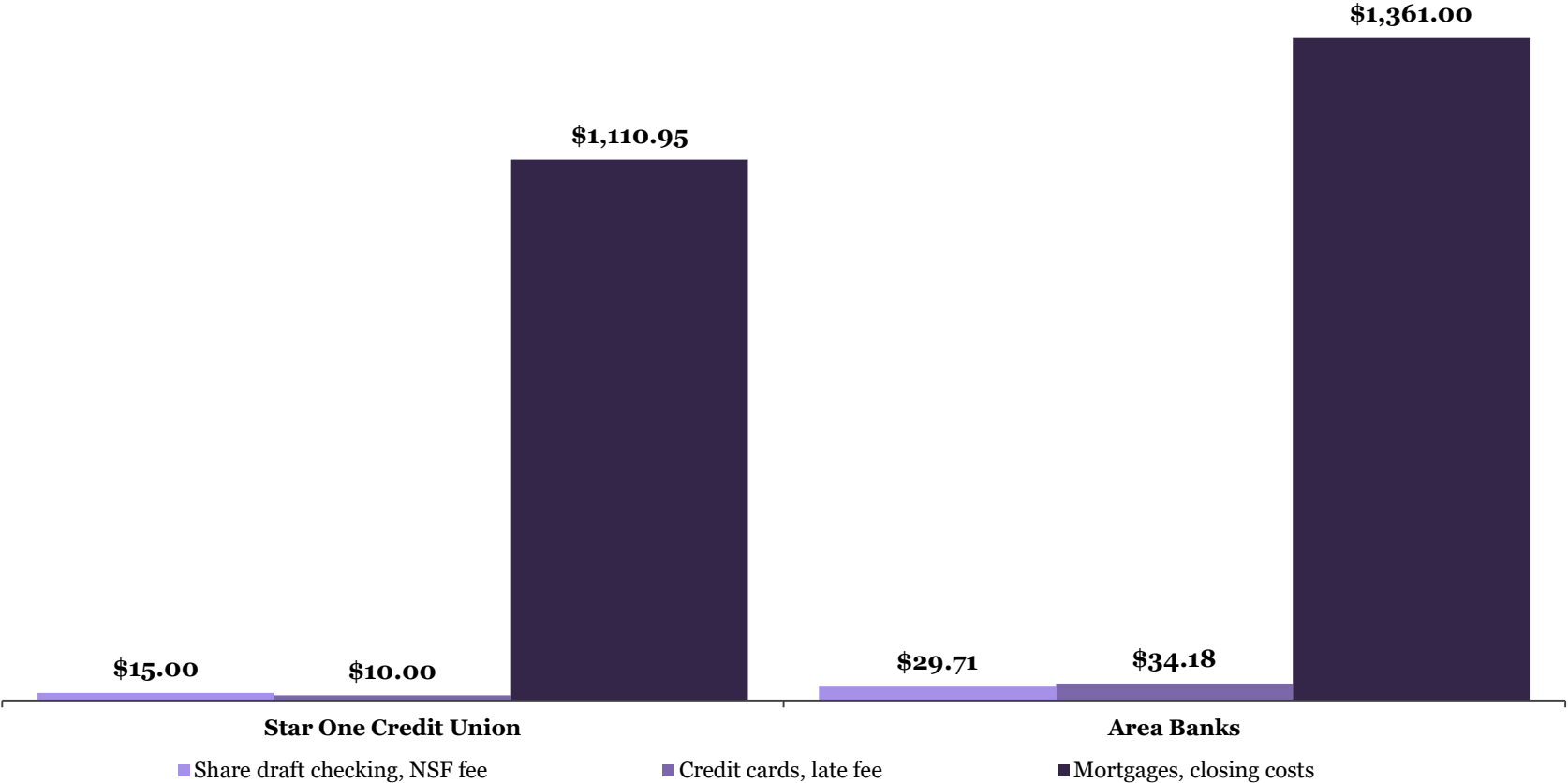
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



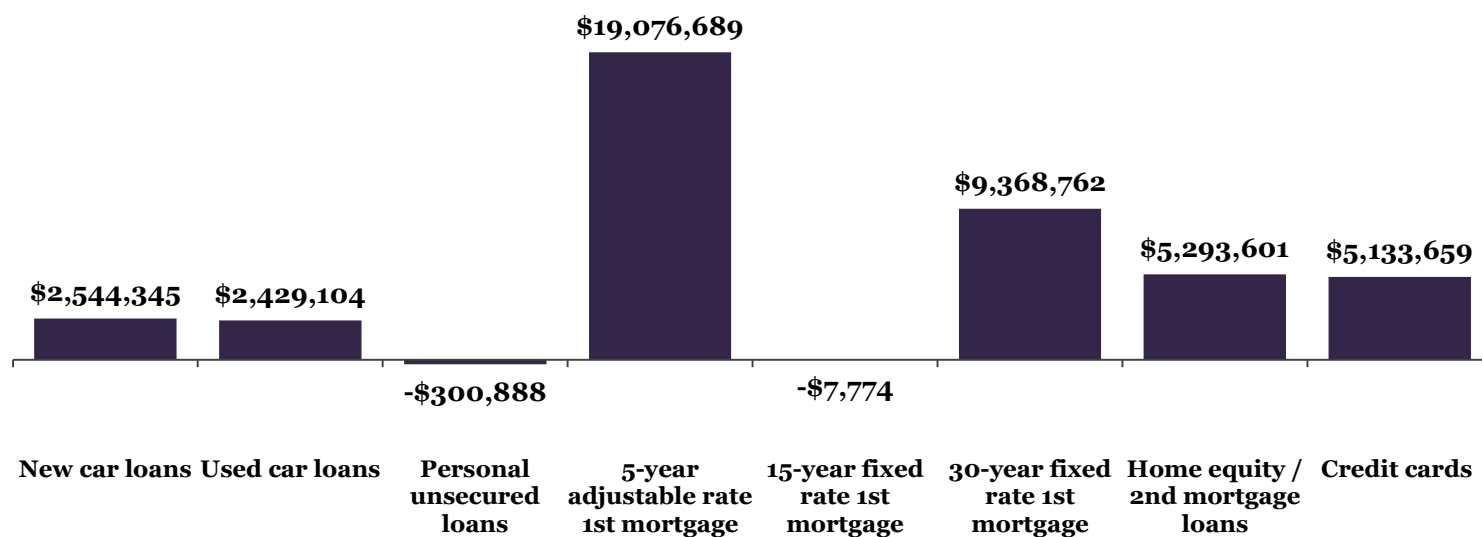
Interest Rates at Star One Credit Union and Banking Institutions in California

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	5.49	6.72	-1.23
48-month used car (A paper)	5.95	7.18	-1.23
Unsecured loan (A paper)	10.25	8.56	1.69
5-year adjustable rate 1st mortgage, 0 pts	5.88	7.15	-1.27
15-year fixed rate 1st mortgage, 0 pts	6.13	6.13	0.00
30-year fixed rate 1st mortgage, 0 pts	6.63	6.94	-0.31
Home equity / 2nd mtg, 80% LTV 0 pts	7.50	8.62	-1.12
Credit card - classic	7.75	17.73	-9.98
Credit card - platinum	7.75	17.41	-9.66
Savings Products			
Regular savings, \$1,000 balance	3.20	0.05	3.16
Share draft checking, \$5,000 balance	0.80	0.02	0.78
Money Market Accounts	3.20	0.10	3.10
1 Year certificate \$10,000 balance	3.59	1.20	2.39
Retirement (IRA) accounts	3.40	0.65	2.75
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 6/26/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

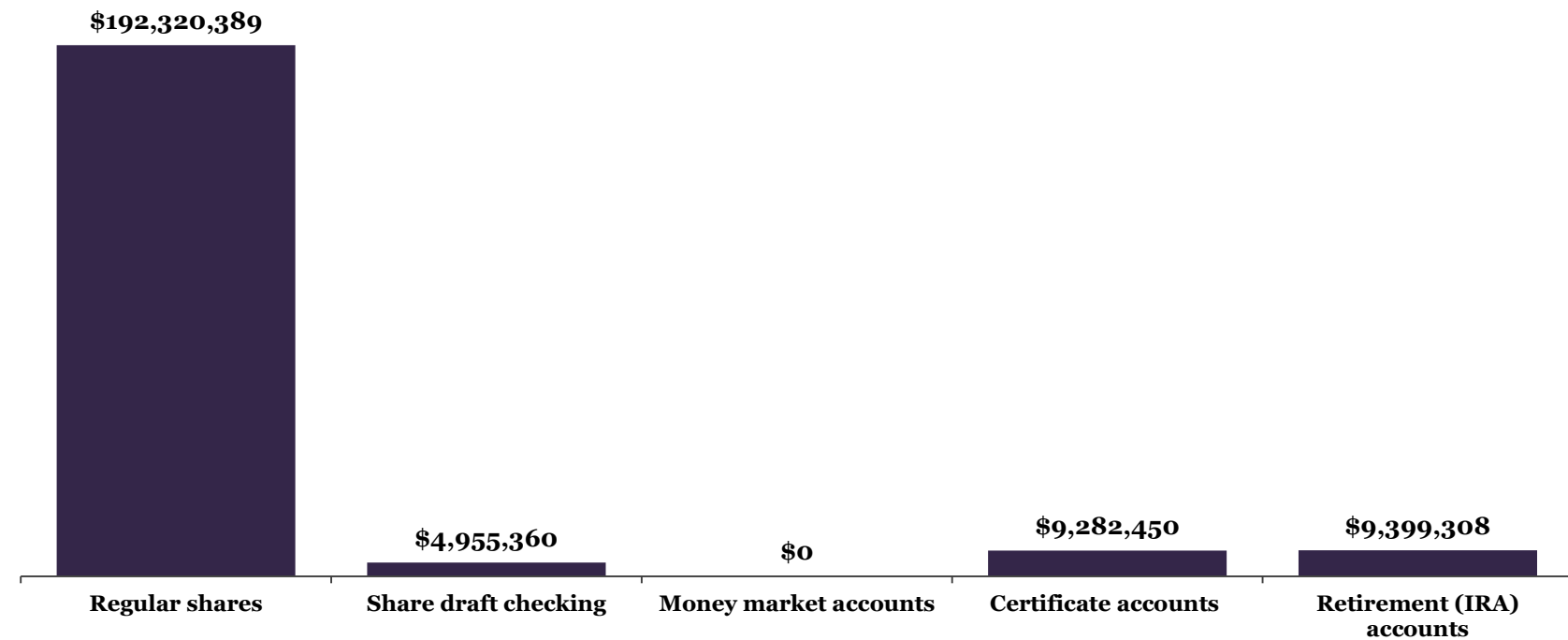
Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State
by Loan Type

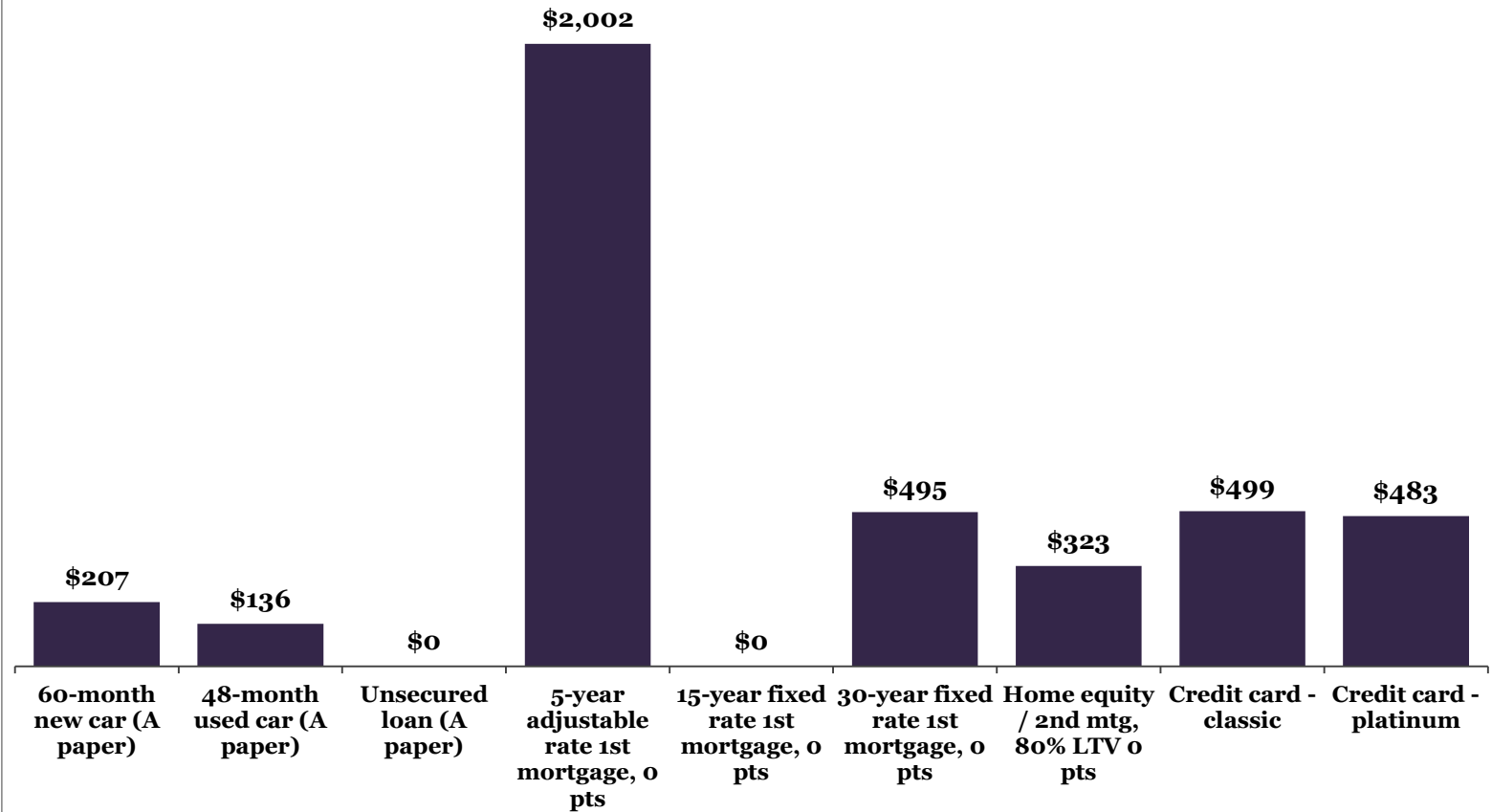


Your Credit Union's Total Savings Dividend Benefits

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

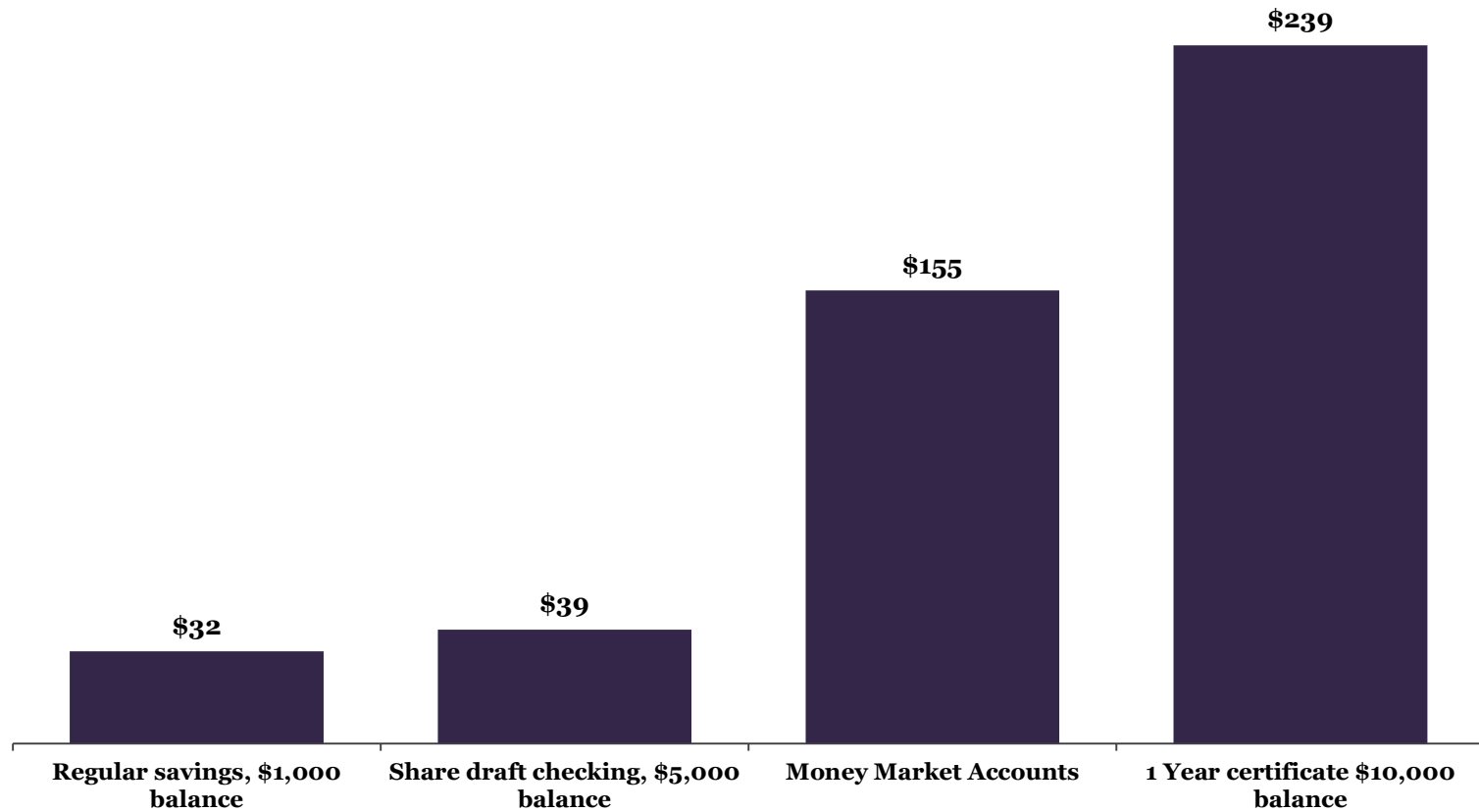
30 Year Fixed: \$200,000

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:

- \$261,250,996 in direct financial benefits to its 127,913 members during the twelve months ending in March 2025, equivalent to approximately \$4,289 per member household.
- loyal high-use member households \$2,587 in direct financial benefits.

June 26, 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

	Avg. Balance at Your Credit Union (1)	Rate Difference vs. California Banks (%) (2)	Financial Benefit to Your Members
Loans			
New car loans	206,521,506	-1.23	\$2,544,345
Used car loans	197,167,543	-1.23	\$2,429,104
Personal unsecured loans	17,825,121	1.69	-\$300,888
5-year adjustable rate 1st mortgage	1,504,470,720	-1.27	\$19,076,689
15-year fixed rate 1st mortgage	388,724,010	0.00	-\$7,774
30-year fixed rate 1st mortgage	3,022,181,264	-0.31	\$9,368,762
Home equity / 2nd mortgage loans	471,380,277	-1.12	\$5,293,601
Credit cards	51,857,758	-9.98	\$5,133,659
Interest rebates			\$0
Total CU member benefits arising from lower interest rates on loan products:			\$43,537,496
Savings			
Regular shares	6,095,733,403	3.16	\$192,320,389
Share draft checking	636,118,078	0.78	\$4,955,360
Money market accounts	-	3.10	\$0
Certificate accounts	388,224,603	2.39	\$9,282,450
Retirement (IRA) accounts	342,166,296	2.75	\$9,399,308
Bonus dividends in period			\$622,650
Total CU member benefit arising from higher interest rates on savings products:			\$216,580,157
Fee Income			
Total CU member benefit arising from fewer/lower fees:			\$1,133,343
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			\$261,250,996
Total CU member benefit / member:			\$2,042
Total CU member benefit / member household:			\$4,289

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

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

(2) Rates and fees as of 6/26/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

Star One Credit Union Performance Profile

Demographic Information	Mar 25	Mar 24
Number of branches	6	6
Total assets (\$ mil)	9,252	9,988
Total loans (\$ mil)	6,190	5,761
Total surplus funds (\$ mil)	2,616	3,830
Total savings (\$ mil)	7,572	7,352
Total members (thousands)	130	126
Growth Rates (Year-to-date)		
Total assets	-7.4 %	-3.2 %
Total loans	7.5 %	6.9 %
Total surplus funds	-31.7 %	-15.8 %
Total savings	3 %	-9.8 %
Total members	3 %	2.2 %
Earnings - Basis Pts.		
Yield on total assets	361	344
- Dividend/interest cost of assets	266	276
+ Fee & other income	18	11
- Operating expense	123	15
- Loss Provisions	1	1
= Net Income (ROA)	-10	64
Capital adequacy		
Net worth / assets	14.2	13.1
Asset quality		
Delinquencies / loans	0.1	0.1
Net chargeoffs / average loans	0.0	0.0
Asset/Liability Management		
Loans / savings	81.7	78.4
Loans / assets	66.9	57.7
Long-term assets / assets	49.0	49.6
Core deposits/shares & borrowings	90.0	90.4
Productivity		
Members/potential members	1.9	1.9
Borrowers/members	52.9	53.2
Members/FTE	497	488
Average shares/members (\$)	58,336	58,341
Average loan balances (\$)	90,149	85,911
Salary & Benefits/FTE	288,039	-92,175