



America's
Credit Unions

Membership Benefits Report

Third-Quarter 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 \$279,147,979 in direct financial benefits to its 129,810 members during the twelve months ending September 2025 ⁽¹⁾.

These benefits are equivalent to \$2,150 per member or \$4,516 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 \$248 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$1,240 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 \$2776 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 12/16/2025.

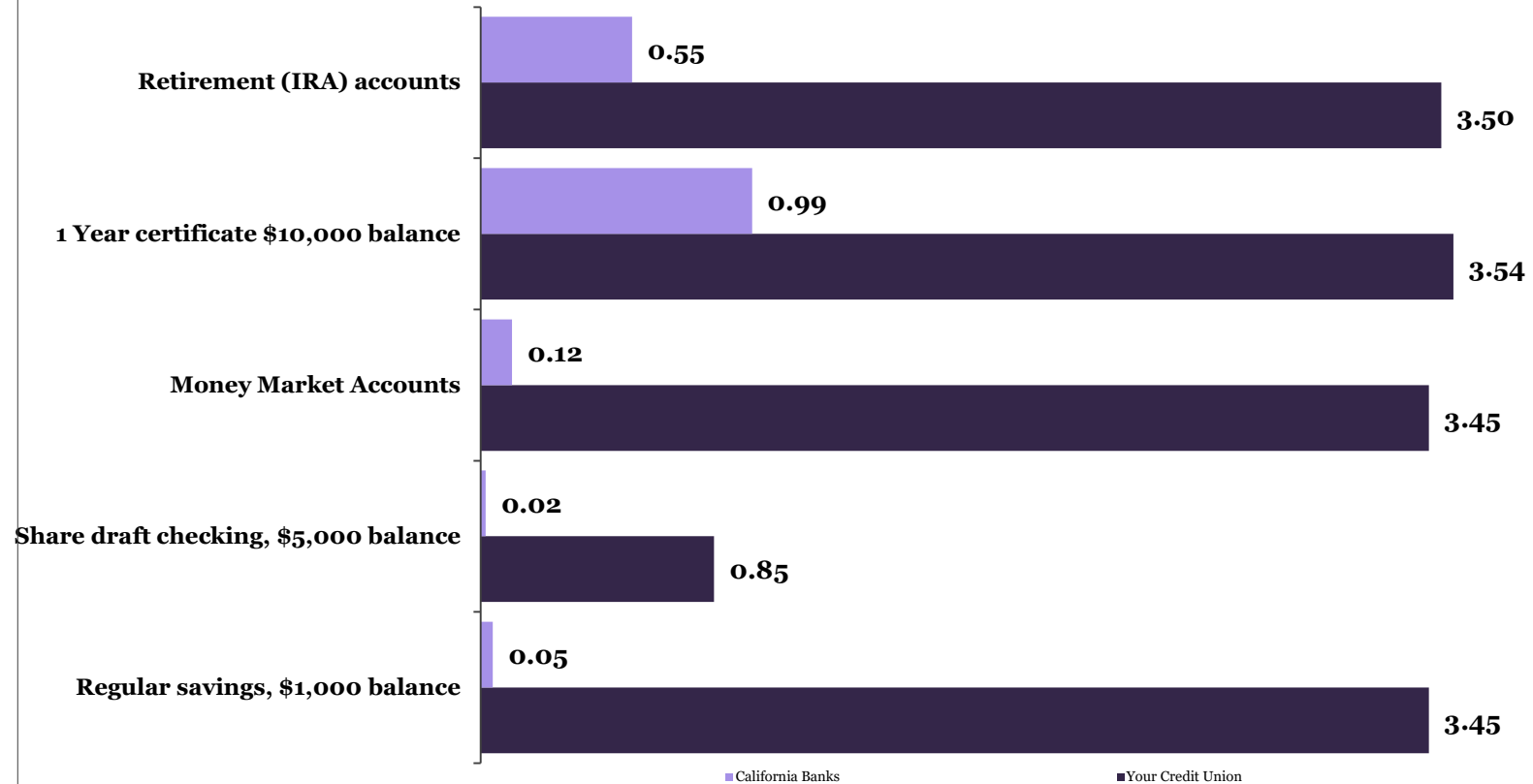
Unless indicated otherwise, rates assume an excellent credit score, 20% down payment, debt-to-income ratio of less than 40%. Rates & fees may vary & are based on factors including, but not limited to, market change, credit history, down payment, property type & other factors associated with your loan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

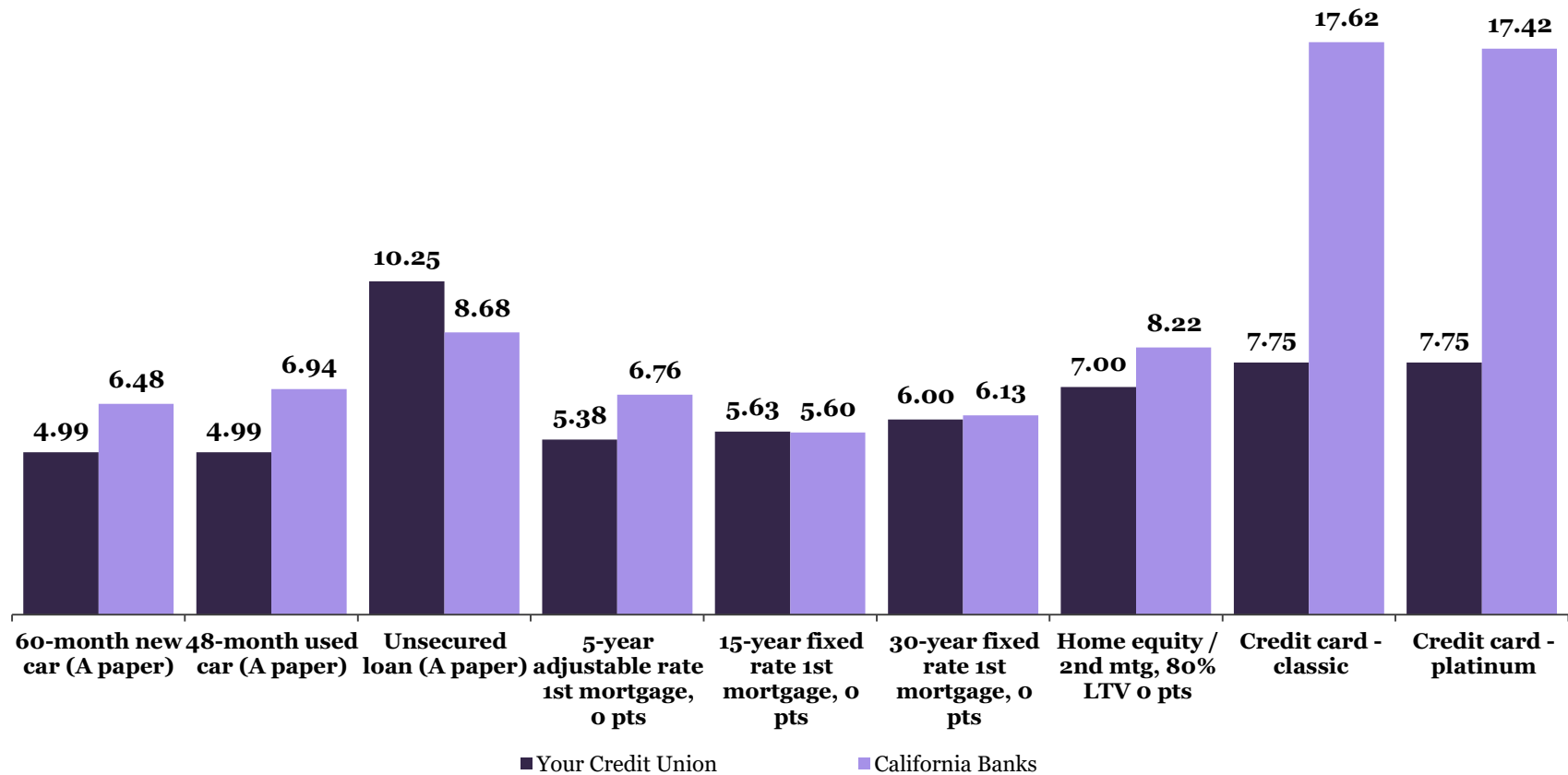
Savings Product Comparative Interest Rates (%)

by Savings Account Type



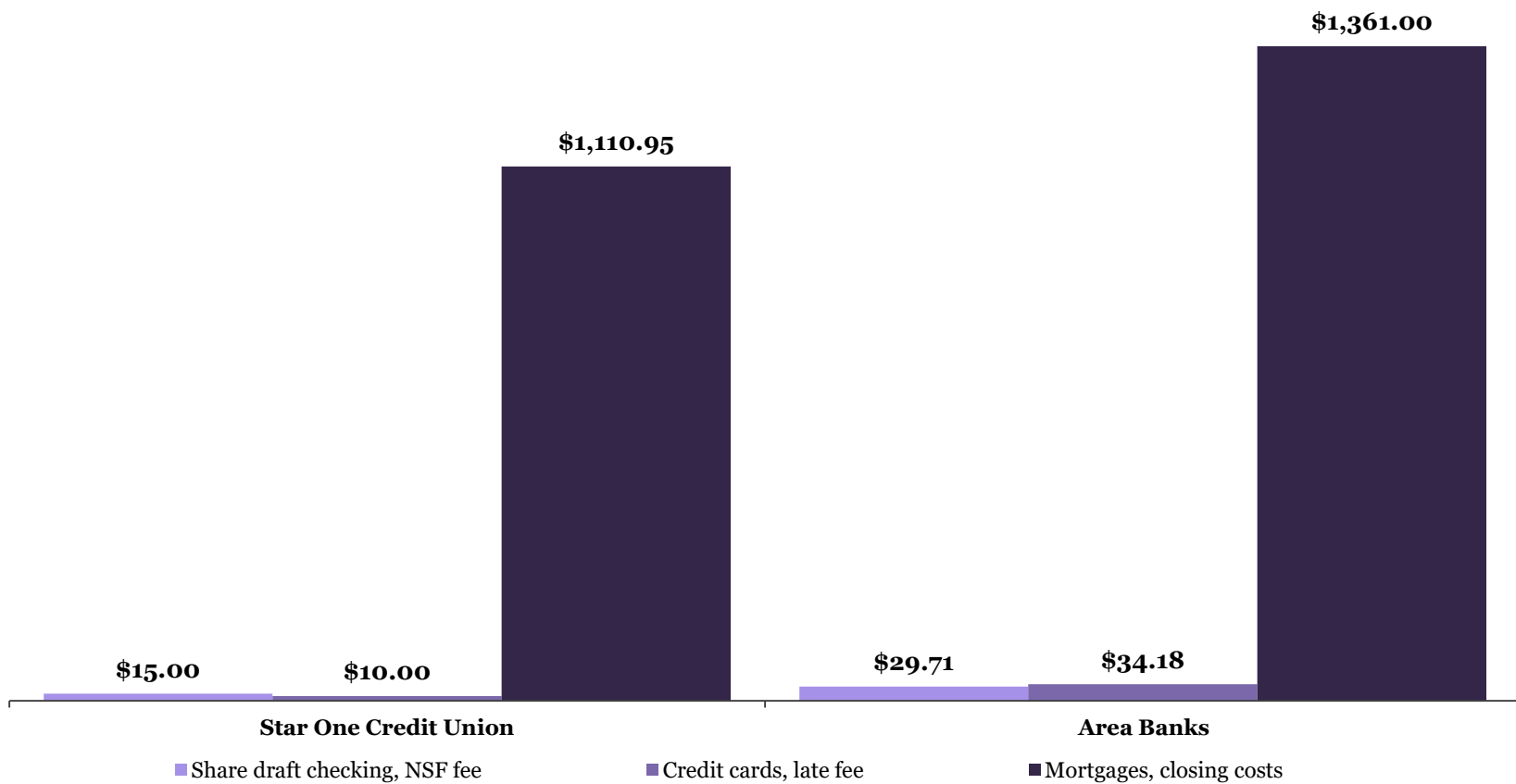
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



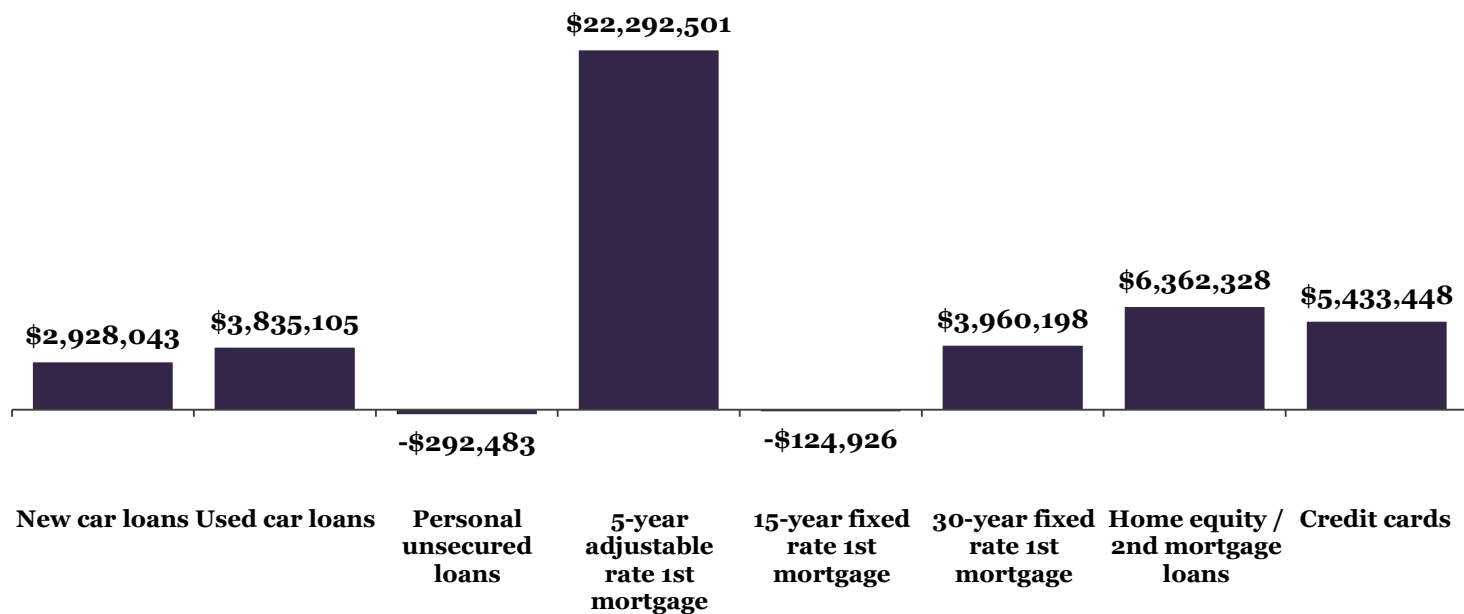
Interest Rates at Star One Credit Union and Banking Institutions in California

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	4.99	6.48	-1.49
48-month used car (A paper)	4.99	6.94	-1.95
Unsecured loan (A paper)	10.25	8.68	1.57
5-year adjustable rate 1st mortgage, 0 pts	5.38	6.76	-1.38
15-year fixed rate 1st mortgage, 0 pts	5.63	5.60	0.03
30-year fixed rate 1st mortgage, 0 pts	6.00	6.13	-0.13
Home equity / 2nd mtg, 80% LTV 0 pts	7.00	8.22	-1.22
Credit card - classic	7.75	17.62	-9.87
Credit card - platinum	7.75	17.42	-9.67
Savings Products			
Regular savings, \$1,000 balance	3.45	0.05	3.41
Share draft checking, \$5,000 balance	0.85	0.02	0.83
Money Market Accounts	3.45	0.12	3.34
1 Year certificate \$10,000 balance	3.54	0.99	2.55
Retirement (IRA) accounts	3.50	0.55	2.94
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 12/16/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

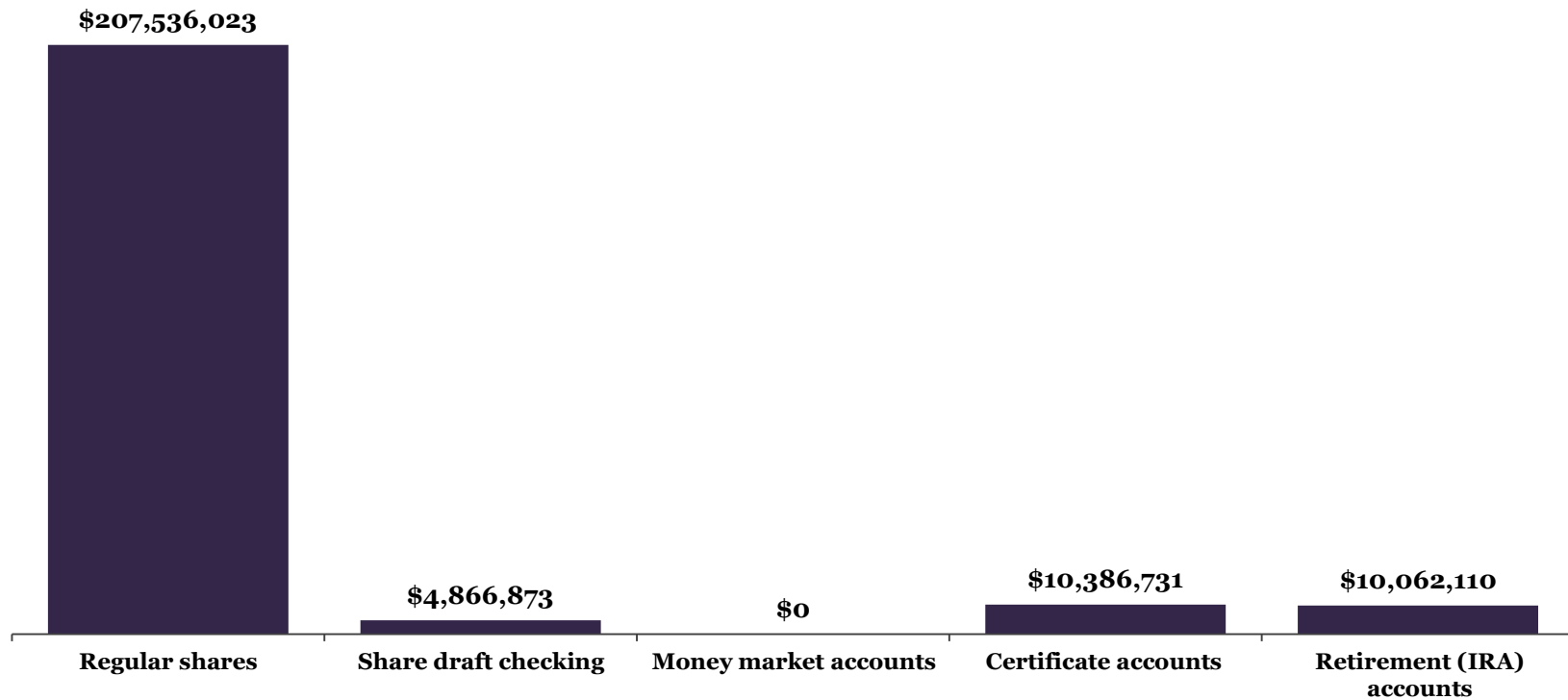
Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State
by Loan Type

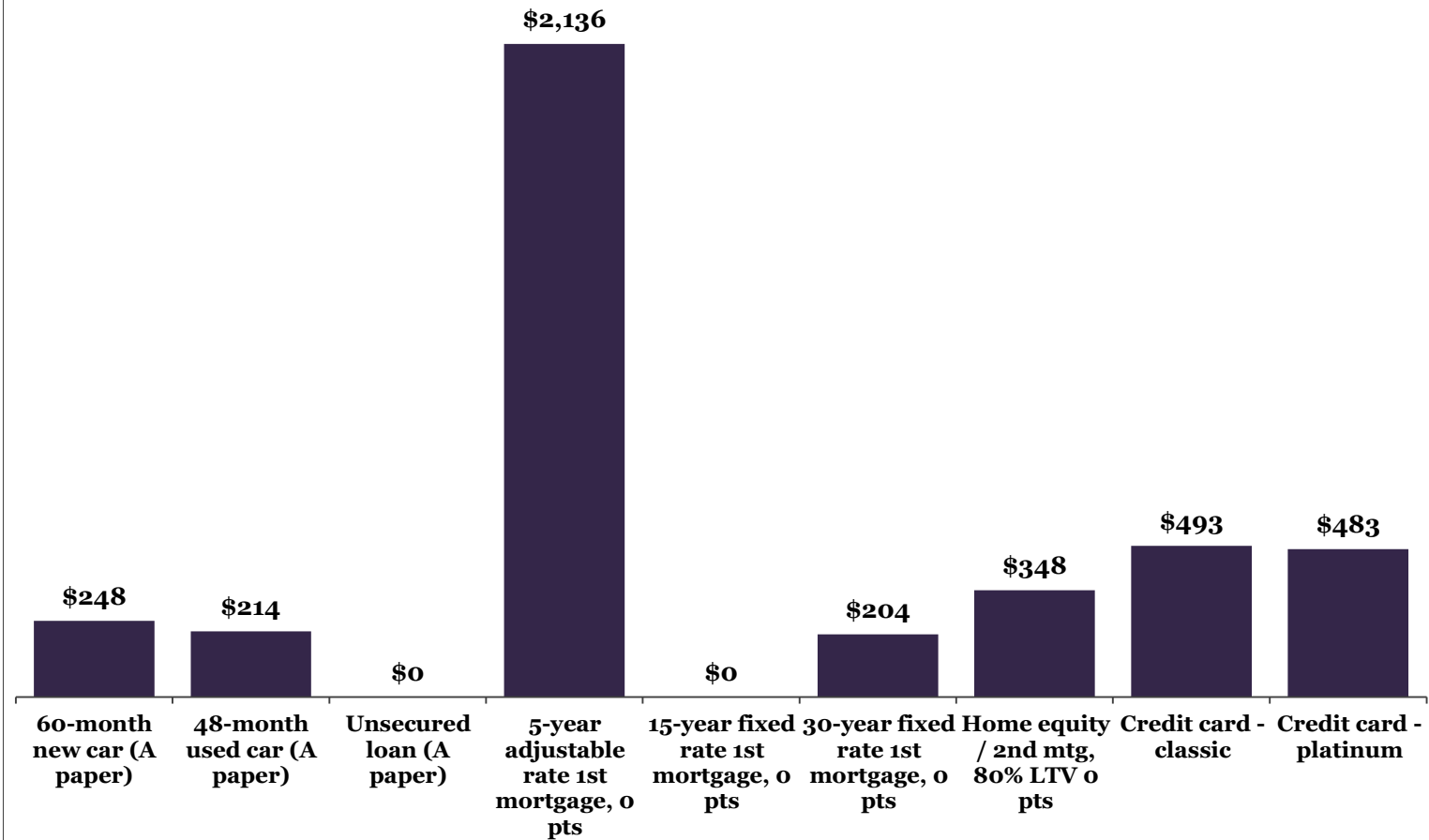


Your Credit Union's Total Savings Dividend Benefits

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

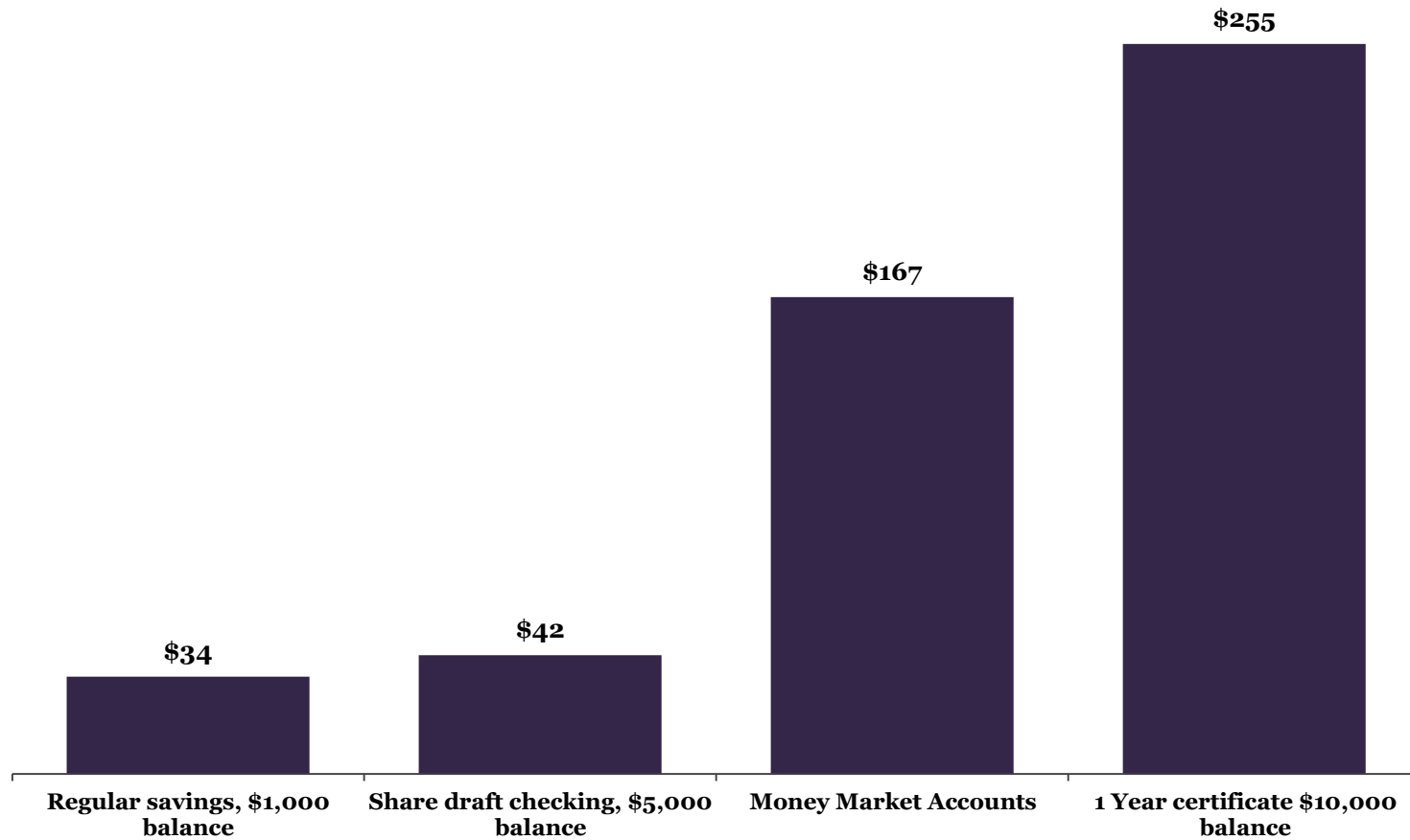
30 Year Fixed: \$200,000

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:

- \$279,147,979 in direct financial benefits to its 129,810 members during the twelve months ending in September 2025, equivalent to approximately \$4,516 per member household.
- loyal high-use member households \$2,776 in direct financial benefits.

December 16, 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	196,644,944	-1.49	\$2,928,043
Used car loans	196,975,111	-1.95	\$3,835,105
Personal unsecured loans	18,665,173	1.57	-\$292,483
5-year adjustable rate 1st mortgage	1,615,398,653	-1.38	\$22,292,501
15-year fixed rate 1st mortgage	367,430,421	0.03	-\$124,926
30-year fixed rate 1st mortgage	3,000,149,847	-0.13	\$3,960,198
Home equity / 2nd mortgage loans	521,930,070	-1.22	\$6,362,328
Credit cards	55,354,382	-9.87	\$5,433,448
Interest rebates			\$0
Total CU member benefits arising from lower interest rates on loan products:			\$44,394,214
Savings			
Regular shares	6,095,037,377	3.41	\$207,536,023
Share draft checking	585,664,654	0.83	\$4,866,873
Money market accounts	-	3.34	\$0
Certificate accounts	407,003,552	2.55	\$10,386,731
Retirement (IRA) accounts	341,841,688	2.94	\$10,062,110
Bonus dividends in period			\$396,950
Total CU member benefit arising from higher interest rates on savings products:			\$233,248,687
Fee Income			
Total CU member benefit arising from fewer/lower fees:			\$1,505,079
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			\$279,147,979
Total CU member benefit / member:			\$2,150
Total CU member benefit / member household:			\$4,516

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

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

(2) Rates and fees as of 12/16/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

Star One Credit Union Performance Profile

Demographic Information	Sep 25	Sep 24
Number of branches	6	6
Total assets (\$ mil)	8,981	9,754
Total loans (\$ mil)	6,266	5,930
Total surplus funds (\$ mil)	2,247	3,411
Total savings (\$ mil)	7,654	7,206
Total members (thousands)	131	128
Growth Rates (Year-to-date)		
Total assets	-7.9 %	-2 %
Total loans	5.7 %	5.3 %
Total surplus funds	-34.1 %	-13.7 %
Total savings	6.2 %	-5.3 %
Total members	2.6 %	2.4 %
Earnings - Basis Pts.		
Yield on total assets	366	353
- Dividend/interest cost of assets	263	280
+ Fee & other income	20	11
- Operating expense	88	53
- Loss Provisions	4	2
= Net Income (ROA)	31	29
Capital adequacy		
Net worth / assets	14.9	13.4
Asset quality		
Delinquencies / loans	0.2	0.2
Net chargeoffs / average loans	0.1	0.0
Asset/Liability Management		
Loans / savings	81.9	82.3
Loans / assets	69.8	60.8
Long-term assets / assets	48.3	48.2
Core deposits/shares & borrowings	89.8	90.0
Productivity		
Members/potential members	1.9	1.9
Borrowers/members	52.8	53.4
Members/FTE	508	493
Average shares/members (\$)	58,222	56,221
Average loan balances (\$)	90,301	86,720
Salary & Benefits/FTE	147,658	33,170