America's Credit Unions

Membership Benefits Report

Mid-Year 2026

› cuna.org/research

© America's Credit Unions 2026

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 $266,559,026 in direct financial benefits to its 132,388 members during the twelve months ending June 2026 [1].

These benefits are equivalent to $2,013 per member or $4,228 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 $269 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately $1,345 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 $2151 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, personal unsecured 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 9/30/2026.

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.

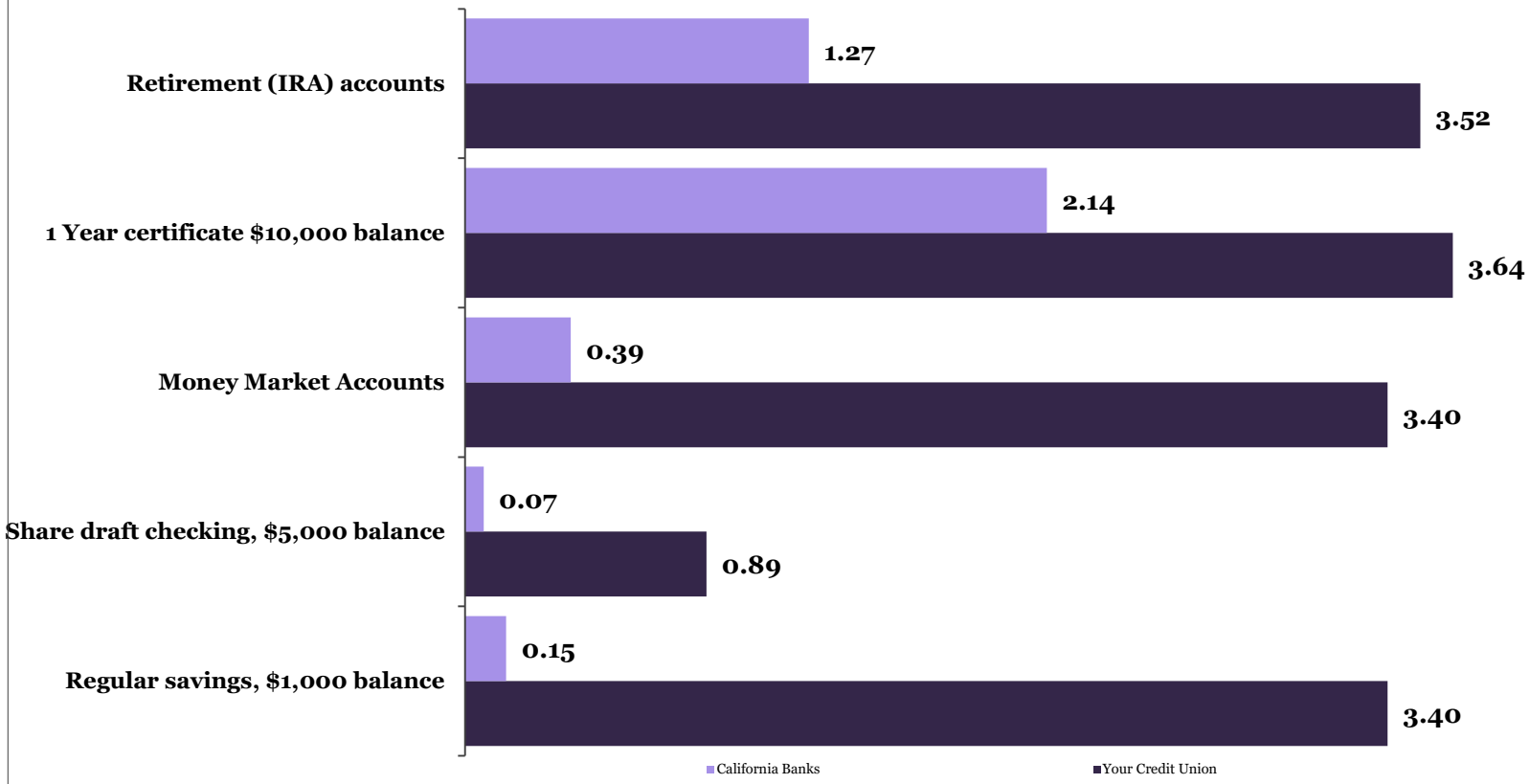
(2) Assumes 2.1 credit union members per household.

(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.

© America's Credit Unions 2026

Savings Product Comparative Interest Rates (%)

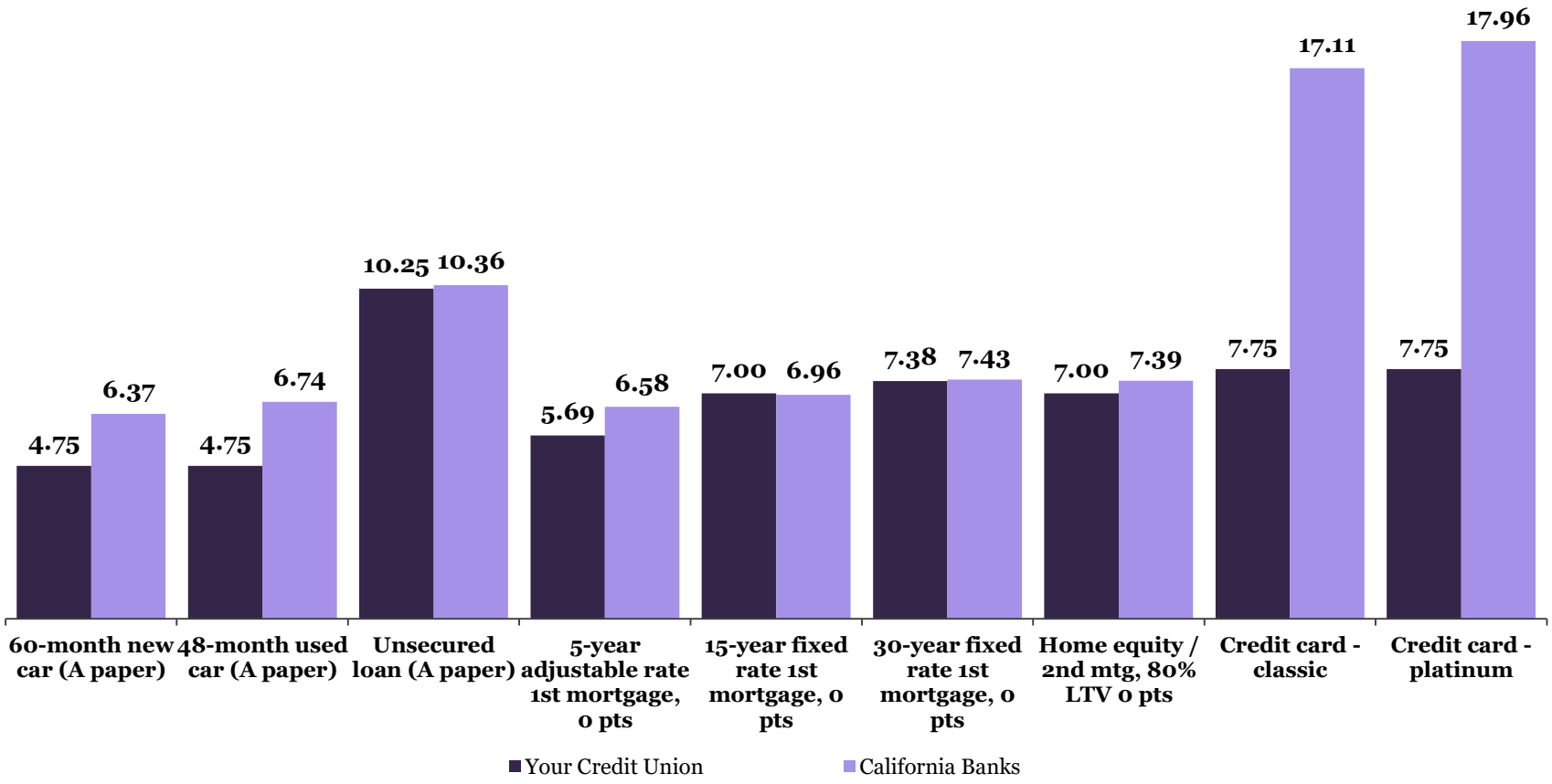
by Savings Account Type



© America's Credit Unions 2026

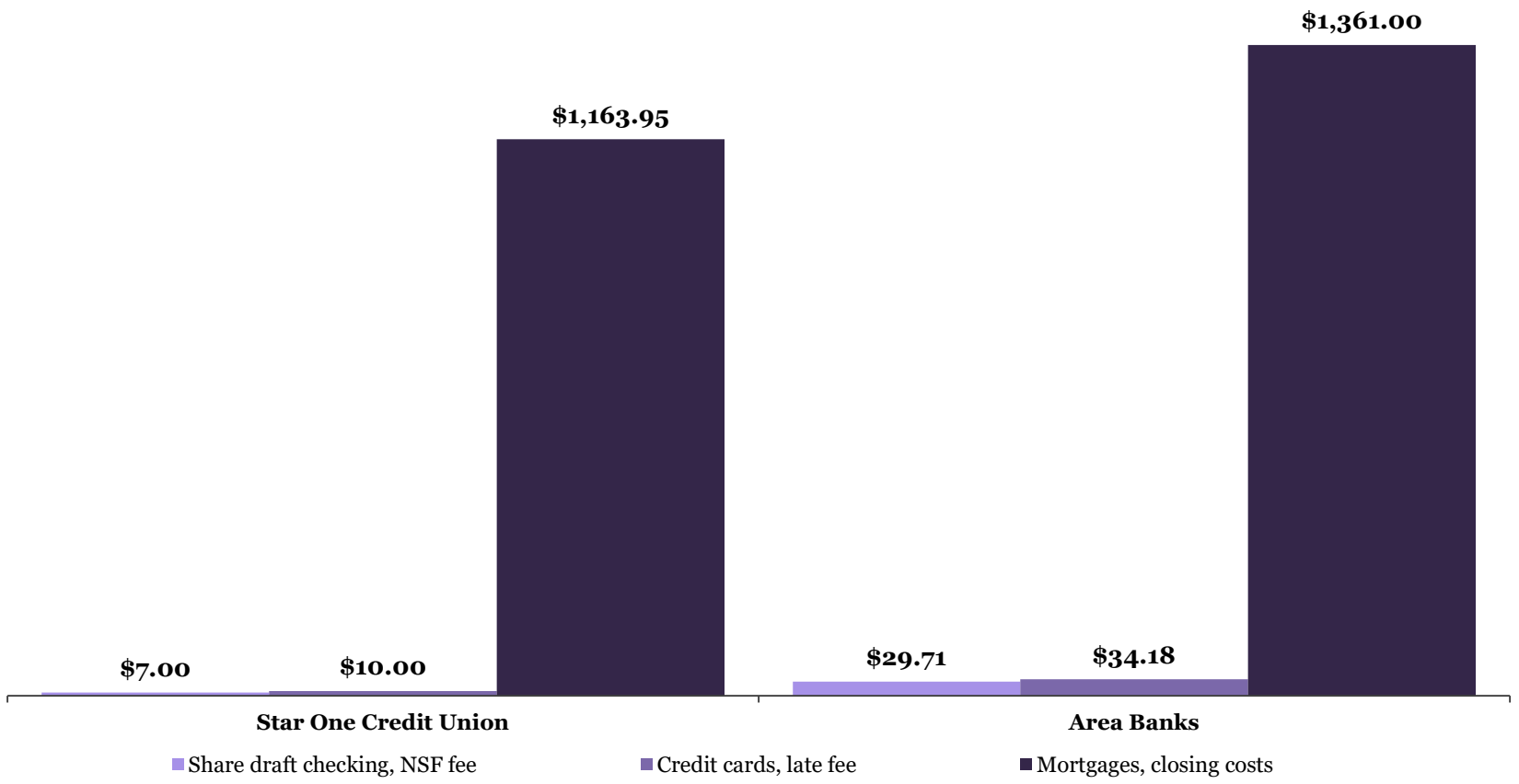
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



© America's Credit Unions 2026

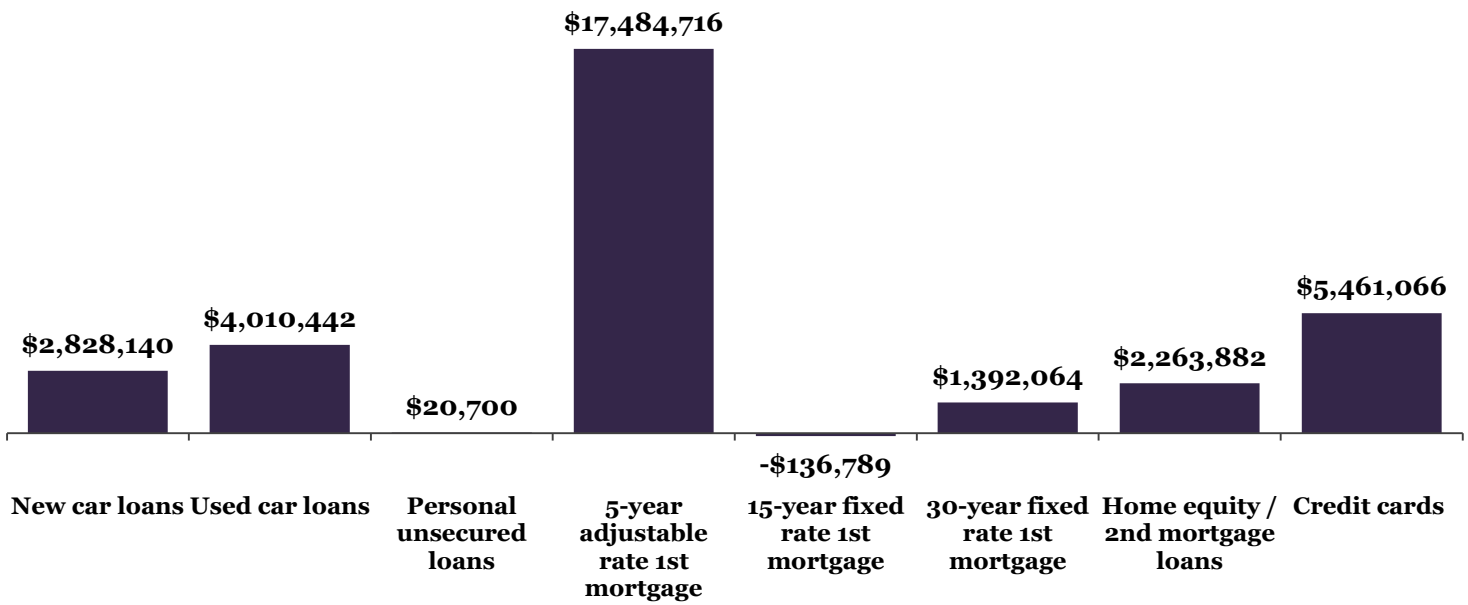
Interest Rates at Star One Credit Union
and
Banking Institutions in California

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	4.75	6.37	-1.62
48-month used car (A paper)	4.75	6.74	-1.99
Unsecured loan (A paper)	10.25	10.36	-0.11
5-year adjustable rate 1st mortgage, 0 pts	5.69	6.58	-0.89
15-year fixed rate 1st mortgage, 0 pts	7.00	6.96	0.04
30-year fixed rate 1st mortgage, 0 pts	7.38	7.43	-0.05
Home equity / 2nd mtg, 80% LTV 0 pts	7.00	7.39	-0.39
Credit card - classic	7.75	17.11	-9.36
Credit card - platinum	7.75	17.96	-10.21
Savings Products			
Regular savings, $1,000 balance	3.40	0.15	3.25
Share draft checking, $5,000 balance	0.89	0.07	0.82
Money Market Accounts	3.40	0.39	3.01
1 Year certificate $10,000 balance	3.64	2.14	1.50
Retirement (IRA) accounts	3.52	1.27	2.25
Fee Income			
Share draft checking, NSF fee	$7.00	$29.71	-$22.71
Credit cards, late fee	$10.00	$34.18	-$24.18
Mortgages, closing costs	$1,163.95	$1,361.00	-$197.05

*Rates and fees as of 9/30/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

Your Credit Union's Total Loan Rate Benefits

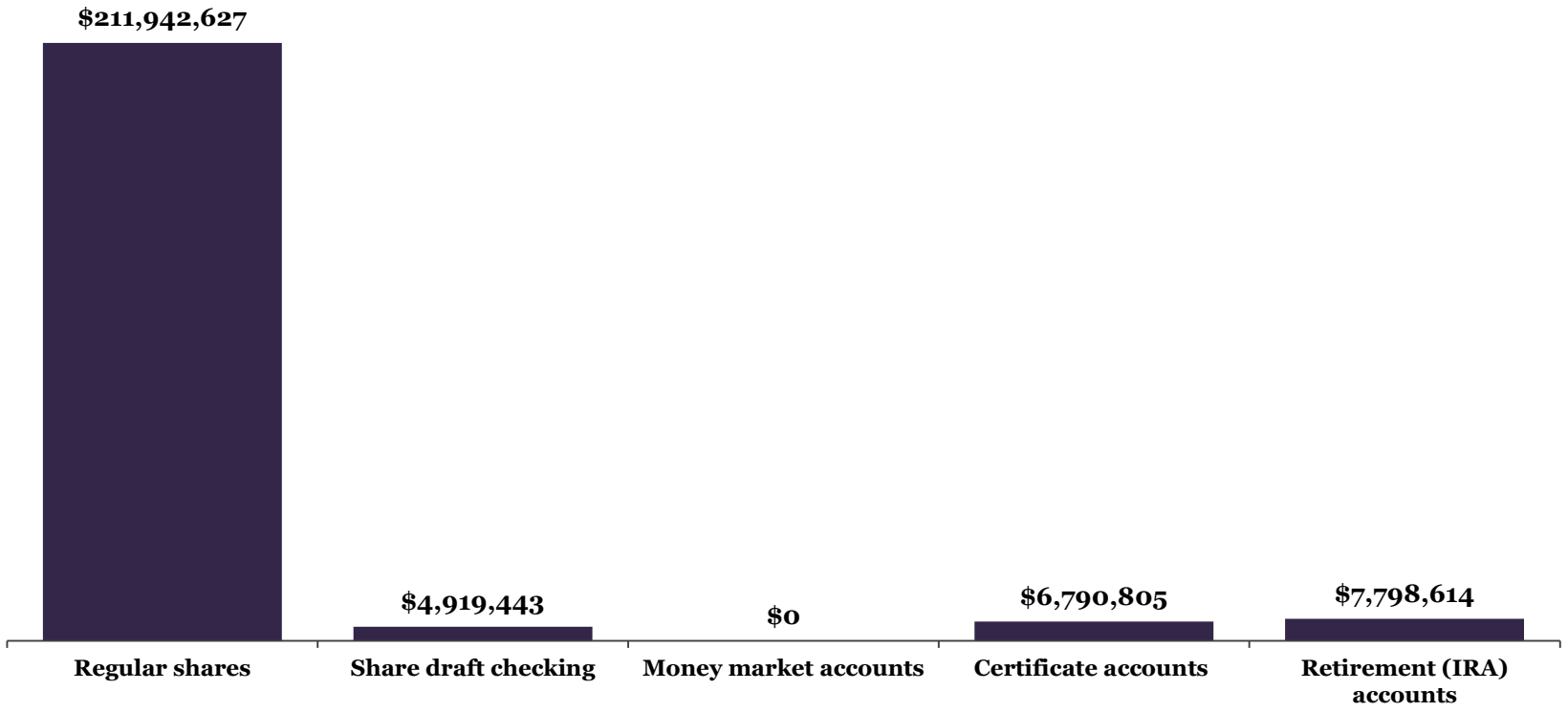
Compared to Banking Institutions in Your State
by Loan Type



© America's Credit Unions 2026

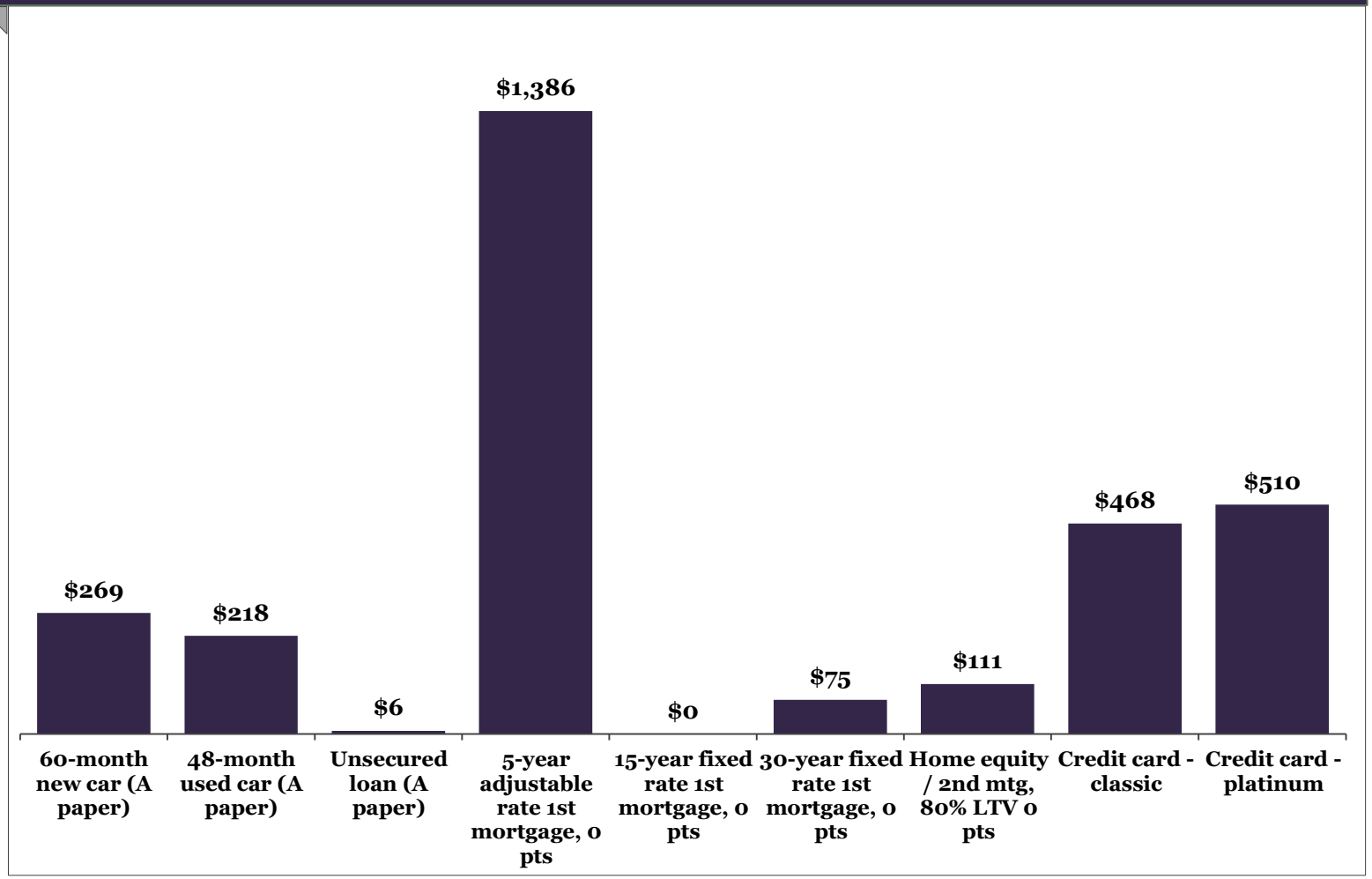
Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State
by Account Type



© America's Credit Unions 2026

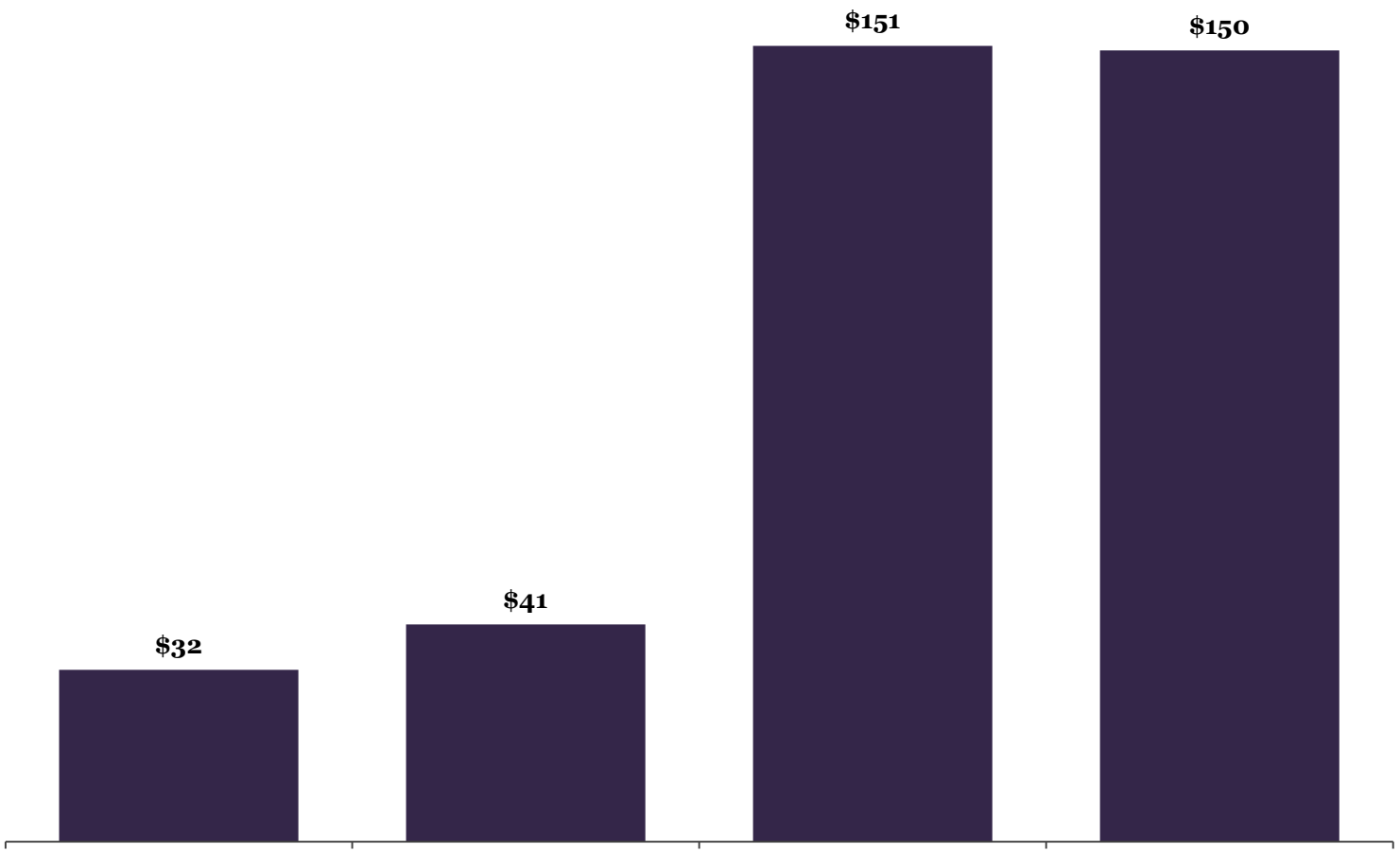
Annual Member Benefit of Loan Products with Various Terms



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

© America's Credit Unions 2026

Annual Member Benefit on Savings Products with Various Terms



© America's Credit Unions 2026

America's Credit Unions

Certifies that

Star One Credit Union

has provided:

• $266,559,026 in direct financial benefits to its 132,388 members during the twelve months ending in March 2026, equivalent to approximately $4,228 per member household.

• loyal high-use member households $2,151 in direct financial benefits.

September 30, 2026

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	174,900,442	-1.62	$2,828,140
Used car loans	201,834,045	-1.99	$4,010,442
Personal unsecured loans	18,990,821	-0.11	$20,700
5-year adjustable rate 1st mortgage	1,957,974,865	-0.89	$17,484,716
15-year fixed rate 1st mortgage	333,632,703	0.04	-$136,789
30-year fixed rate 1st mortgage	3,026,226,059	-0.05	$1,392,064
Home equity / 2nd mortgage loans	580,482,535	-0.39	$2,263,882
Credit cards	57,068,902	-9.36	$5,461,066
Interest rebates			$0
Total CU member benefits arising from lower interest rates on loan products:			$33,324,220
Savings			
Regular shares	6,525,327,191	3.25	$211,942,627
Share draft checking	599,201,304	0.82	$4,919,443
Money market accounts	-	3.01	$0
Certificate accounts	453,930,794	1.50	$6,790,805
Retirement (IRA) accounts	346,143,522	2.25	$7,798,614
Bonus dividends in period			$77,450
Total CU member benefit arising from higher interest rates on savings products:			$231,528,938
Fee Income			
Total CU member benefit arising from fewer/lower fees:			$1,705,867
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			$266,559,026
Total CU member benefit / member:			$2,013
Total CU member benefit / member household:			$4,228

Source: Rate.net, NCUA, and America's Credit Unions
(1) Average balance as of June 2026 and June 2025 according to the NCUA call report.
(2) Rates and fees as of 9/30/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

© America's Credit Unions 2025

Star One Credit Union
Performance Profile

Demographic Information	Jun 26	Jun 25
Number of branches	6	6
Total assets ($ mil)	9,697	8,833
Total loans ($ mil)	6,726	6,253
Total surplus funds ($ mil)	2,487	2,131
Total savings ($ mil)	8,359	7,491
Total members (thousands)	134	130
Growth Rates (Year-to-date)		
Total assets	9.8 %	-10.9 %
Total loans	7.6 %	6.8 %
Total surplus funds	16.7 %	-41.8 %
Total savings	11.6 %	3.5 %
Total members	3 %	2.8 %
Earnings - Basis Pts.		
Yield on total assets	384	368
- Dividend/interest cost of assets	277	265
+ Fee & other income	17	20
- Operating expense	107	114
- Loss Provisions	5	4
= Net Income (ROA)	12	5
Capital adequacy		
Net worth / assets	14.1	15.0
Asset quality		
Delinquencies / loans	0.1	0.2
Net chargeoffs / average loans	0.0	0.1
Asset/Liability Management		
Loans / savings	80.5	83.5
Loans / assets	69.4	70.8
Long-term assets / assets	44.0	50.4
Core deposits/shares & borrowings	90.0	89.8
Productivity		
Members/potential members	2.0	1.9
Borrowers/members	52.7	53.3
Members/FTE	519	509
Average shares/members ($)	62,216	57,431
Average loan balances ($)	95,016	90,024
Salary & Benefits/FTE	210,063	241,340

© America's Credit Unions 2026