



America's  
Credit Unions

# Membership Benefits Report

Year-End 2025

> [cuna.org/research](https://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 \$288,714,797 in direct financial benefits to its 130,854 members during the twelve months ending December 2025 <sup>(1)</sup>.

**These benefits are equivalent to \$2,206 per member or \$4,633 per member household <sup>(2)</sup>.**

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 \$237 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$1,185 in savings over 5 years.

Further, loyal members <sup>(3)</sup> - 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 \$2380 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.

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(1) Rates and fees as of 3/31/2026.

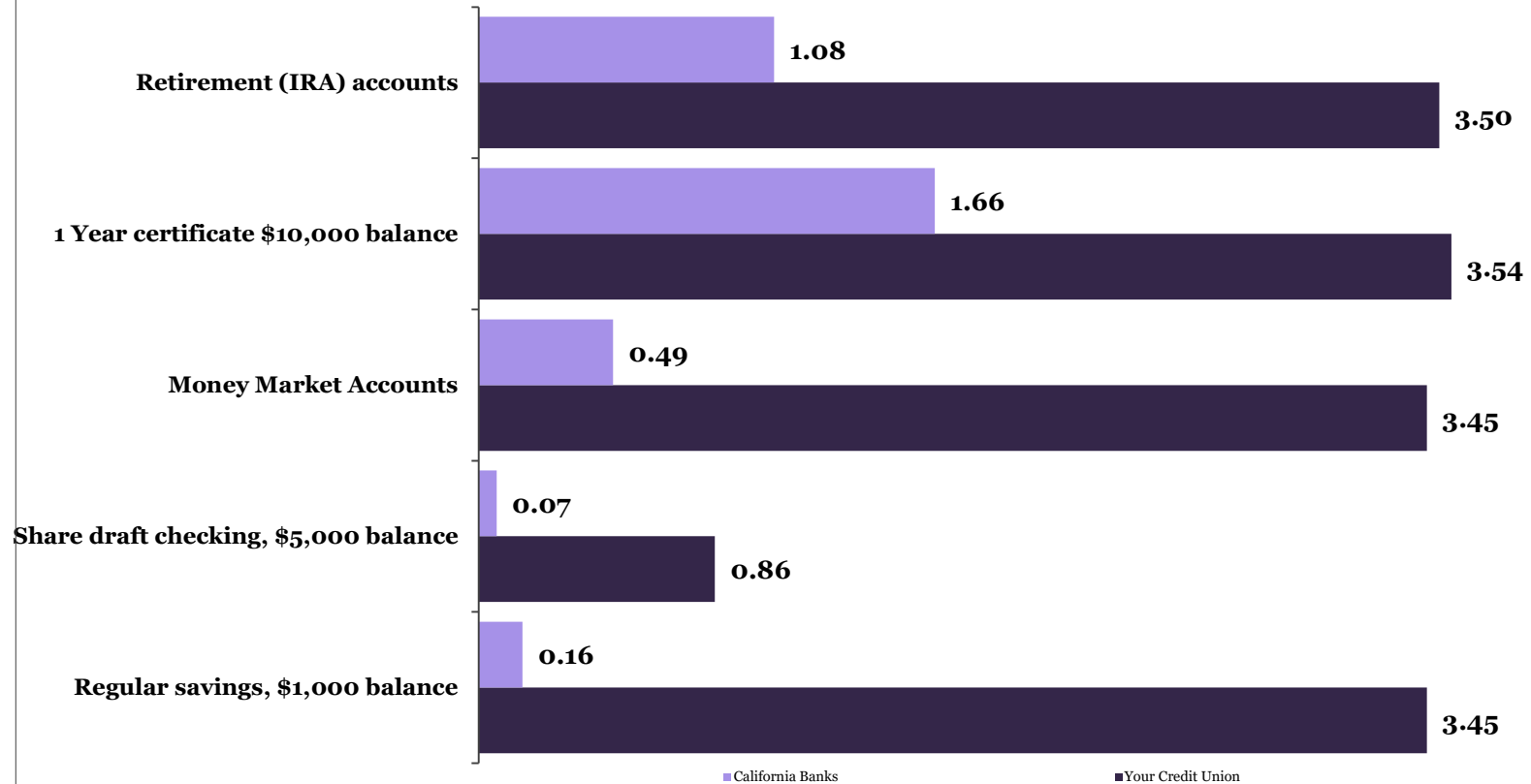
Unless indicated otherwise, rates assume an excellent credit score, 20% down payment, debt-to-income ratio of less than 40%. Rates & fees may vary & are based on factors including, but not limited to, market change, credit history, down payment, property type & other factors associated with your loan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

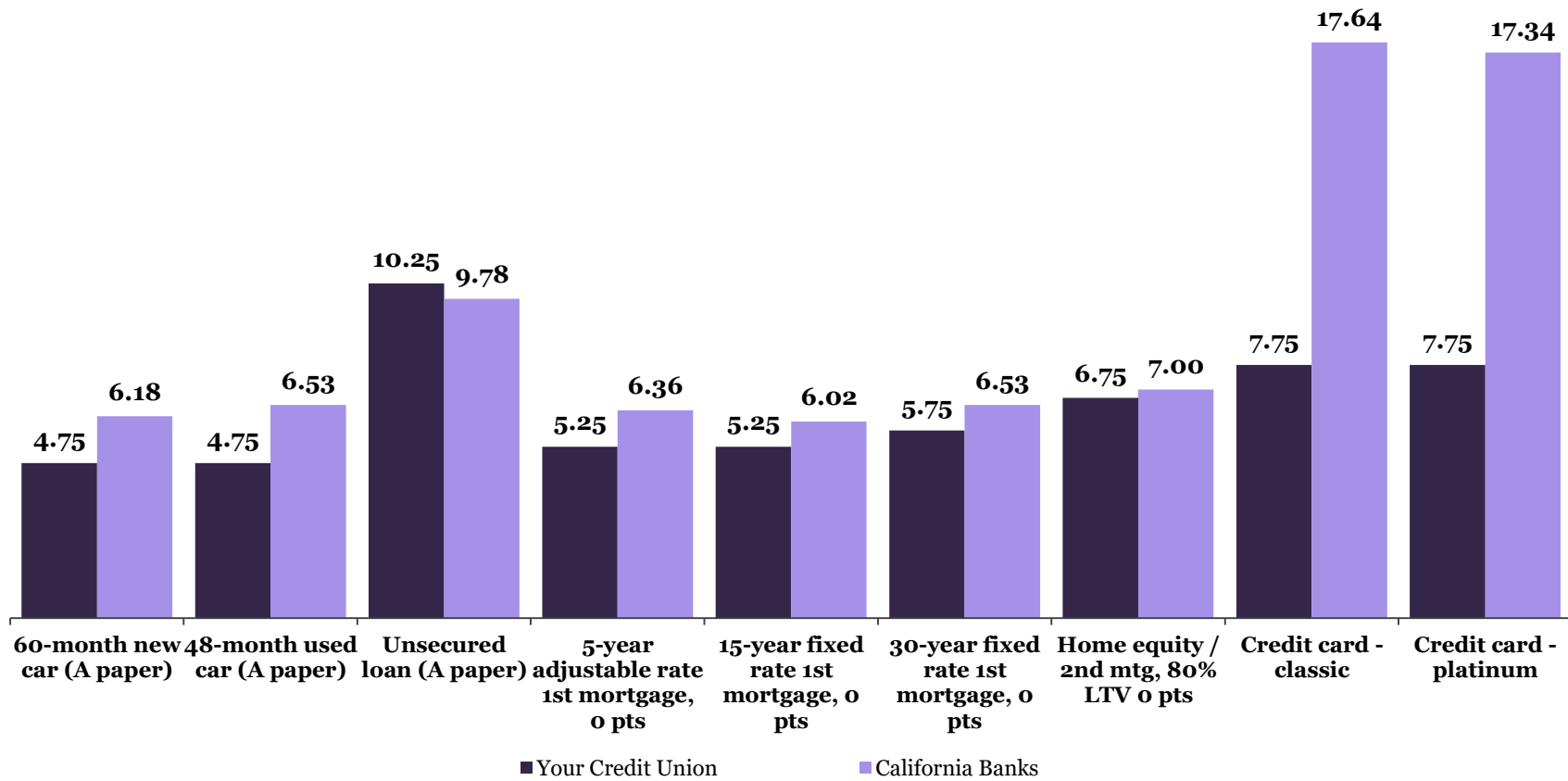
# Savings Product Comparative Interest Rates (%)

## by Savings Account Type



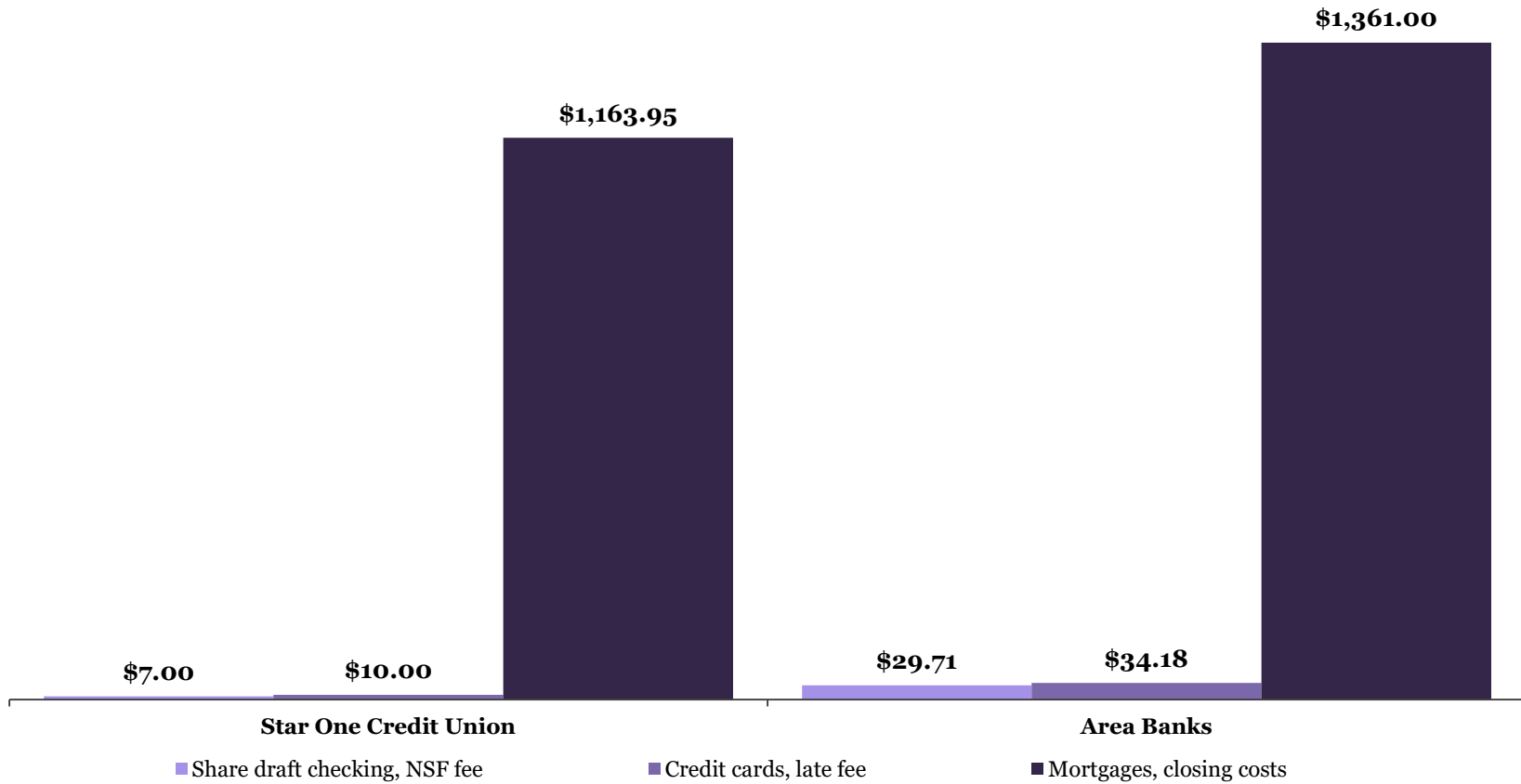
# Loan Product Comparative Interest Rates (%)

by Loan Type



# Comparative Fees

by Type



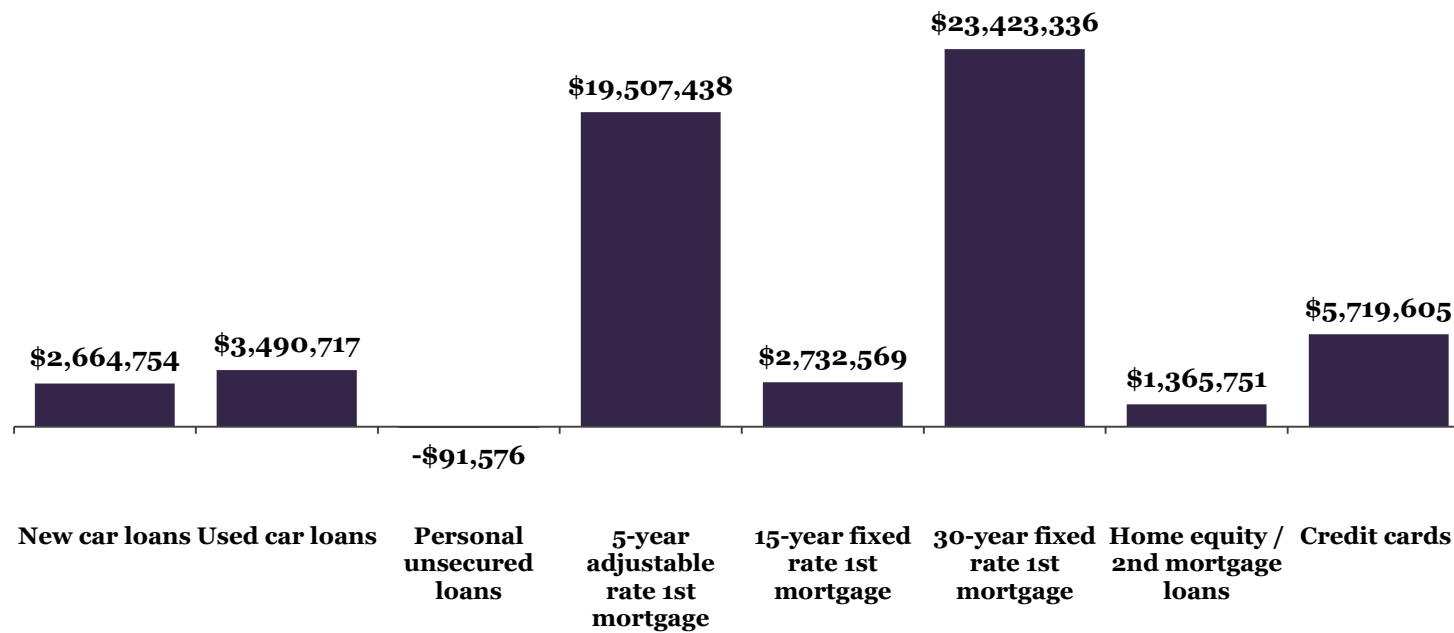
## Interest Rates at Star One Credit Union and Banking Institutions in California

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	4.75	6.18	-1.43
48-month used car (A paper)	4.75	6.53	-1.78
Unsecured loan (A paper)	10.25	9.78	0.47
5-year adjustable rate 1st mortgage, 0 pts	5.25	6.36	-1.11
15-year fixed rate 1st mortgage, 0 pts	5.25	6.02	-0.77
30-year fixed rate 1st mortgage, 0 pts	5.75	6.53	-0.78
Home equity / 2nd mtg, 80% LTV 0 pts	6.75	7.00	-0.25
Credit card - classic	7.75	17.64	-9.89
Credit card - platinum	7.75	17.34	-9.59
<b>Savings Products</b>			
Regular savings, \$1,000 balance	3.45	0.16	3.29
Share draft checking, \$5,000 balance	0.86	0.07	0.79
Money Market Accounts	3.45	0.49	2.96
1 Year certificate \$10,000 balance	3.54	1.66	1.88
Retirement (IRA) accounts	3.50	1.08	2.42
<b>Fee Income</b>			
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 3/31/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

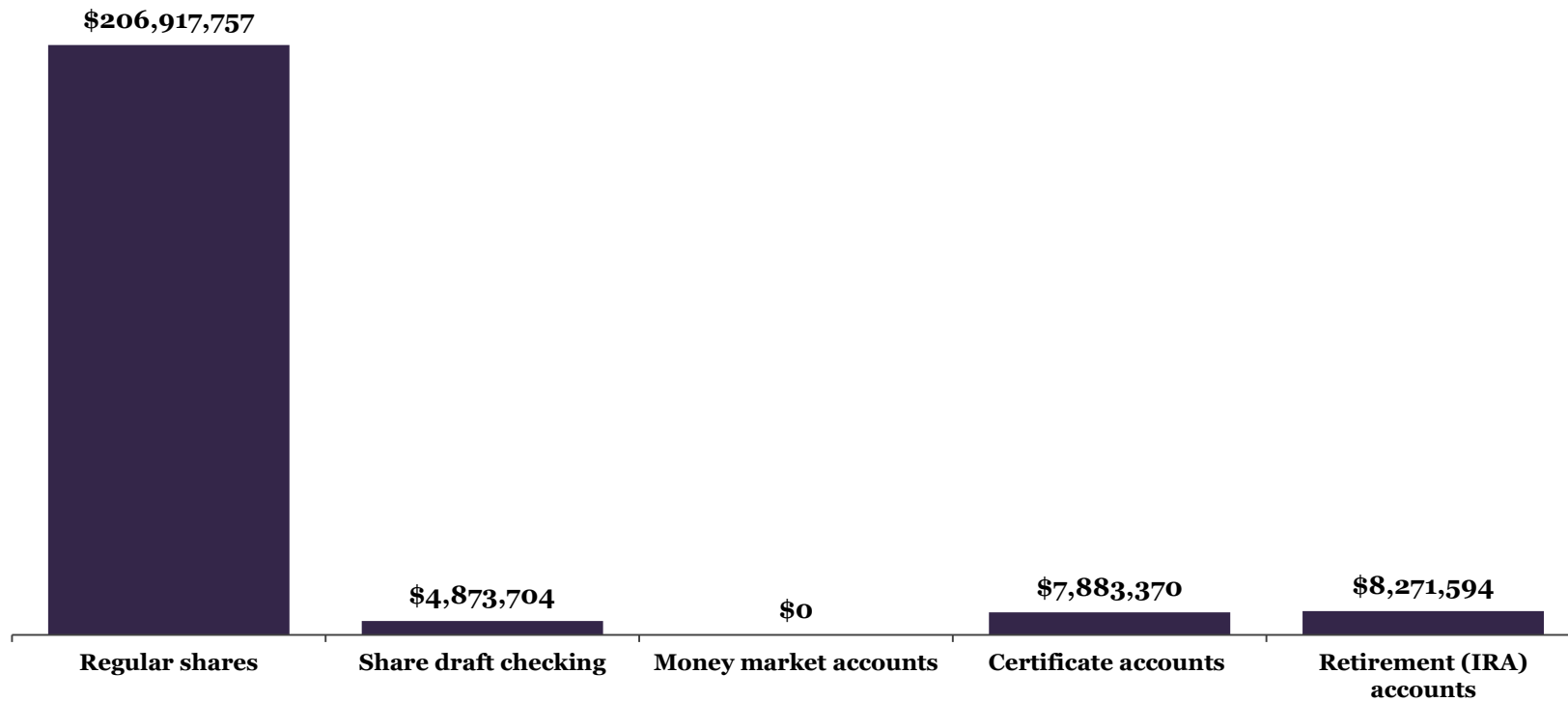
## Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State  
by Loan Type

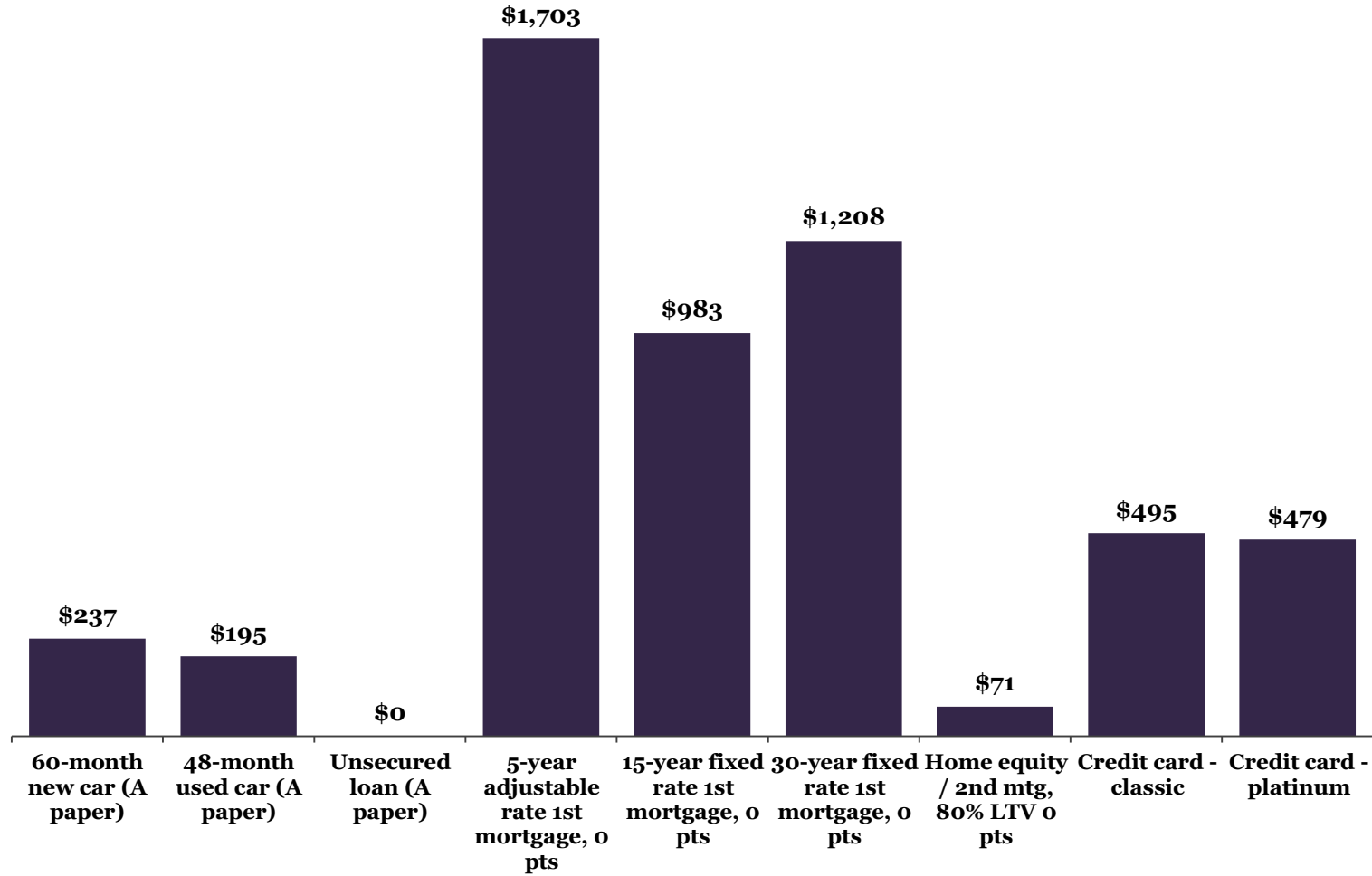


## Your Credit Union's Total Savings Dividend Benefits

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

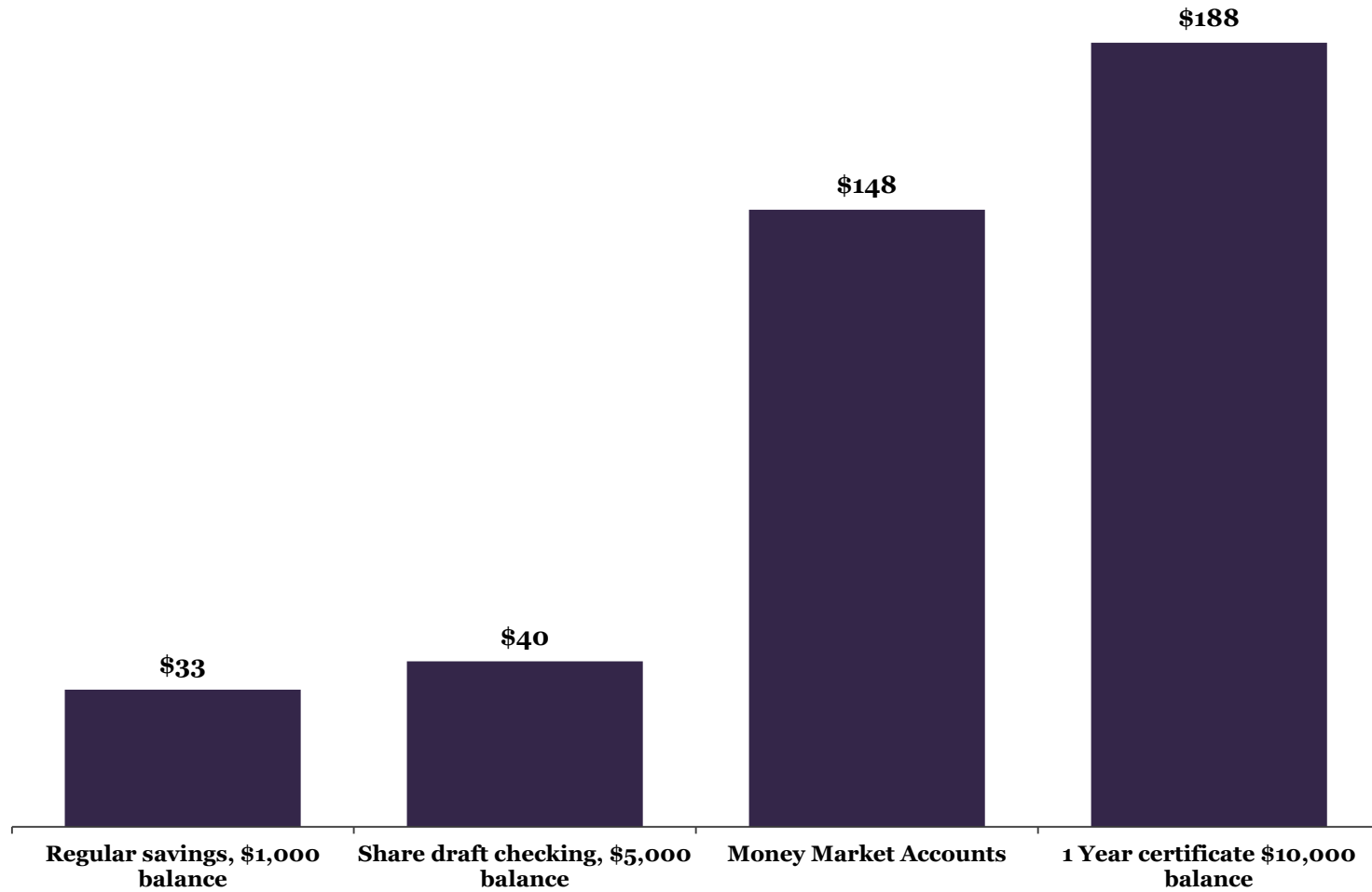
30 Year Fixed: \$200,000

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:

- \$288,714,797 in direct financial benefits to its 130,854 members during the twelve months ending in December 2025, equivalent to approximately \$4,633 per member household.
- loyal high-use member households \$2,380 in direct financial benefits.

March 31, 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

<b>Loans</b>	<b>Avg. Balance at Your Credit Union (1)</b>	<b>Rate Difference vs. California Banks (%) (2)</b>	<b>Financial Benefit to Your Members</b>
New car loans	186,346,427	-1.43	\$2,664,754
Used car loans	196,549,362	-1.78	\$3,490,717
Personal unsecured loans	19,442,968	0.47	-\$91,576
5-year adjustable rate 1st mortgage	1,751,116,502	-1.11	\$19,507,438
15-year fixed rate 1st mortgage	355,803,263	-0.77	\$2,732,569
30-year fixed rate 1st mortgage	3,010,711,597	-0.78	\$23,423,336
Home equity / 2nd mortgage loans	541,964,526	-0.25	\$1,365,751
Credit cards	58,275,604	-9.89	\$5,719,605
Interest rebates			\$0
<b>Total CU member benefits arising from lower interest rates on loan products:</b>			<b>\$58,812,593</b>
<b>Savings</b>			
Regular shares	6,289,293,522	3.29	\$206,917,757
Share draft checking	613,816,615	0.79	\$4,873,704
Money market accounts	-	2.96	\$0
Certificate accounts	419,328,180	1.88	\$7,883,370
Retirement (IRA) accounts	341,801,425	2.42	\$8,271,594
Bonus dividends in period			\$261,750
<b>Total CU member benefit arising from higher interest rates on savings products:</b>			<b>\$228,208,175</b>
<b>Fee Income</b>			
<b>Total CU member benefit arising from fewer/lower fees:</b>			<b>\$1,694,029</b>
<b>Overall Totals</b>			
<b>Total CU member benefit arising from interest rates on loan and savings products and lower fees:</b>			<b>\$288,714,797</b>
<b>Total CU member benefit / member:</b>			<b>\$2,206</b>
<b>Total CU member benefit / member household:</b>			<b>\$4,633</b>

Source: Rate.net, NCUA, and America's Credit Unions

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

(2) Rates and fees as of 3/31/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

## Star One Credit Union Performance Profile

Demographic Information	Dec 25	Dec 24
Number of branches	6	6
Total assets (\$ mil)	9,345	9,454
Total loans (\$ mil)	6,432	6,077
Total surplus funds (\$ mil)	2,429	2,920
Total savings (\$ mil)	7,987	7,342
Total members (thousands)	133	129
Growth Rates (Year-to-date)		
Total assets	-1.2 %	-4.5 %
Total loans	5.8 %	5.2 %
Total surplus funds	-16.8 %	-22.3 %
Total savings	8.8 %	-0.5 %
Total members	2.7 %	2.4 %
Earnings - Basis Pts.		
Yield on total assets	363	358
- Dividend/interest cost of assets	262	282
+ Fee & other income	19	12
- Operating expense	75	51
- Loss Provisions	5	3
= Net Income (ROA)	40	35
Capital adequacy		
Net worth / assets	14.5	14.0
Asset quality		
Delinquencies / loans	0.1	0.1
Net chargeoffs / average loans	0.0	0.0
Asset/Liability Management		
Loans / savings	80.5	82.8
Loans / assets	68.8	64.3
Long-term assets / assets	46.6	48.6
Core deposits/shares & borrowings	90.1	90.0
Productivity		
Members/potential members	2.0	1.9
Borrowers/members	52.9	53.2
Members/FTE	514	493
Average shares/members (\$)	60,221	56,875
Average loan balances (\$)	91,714	88,495
Salary & Benefits/FTE	105,241	17,109