

## PERSONAL DEPOSIT ACCOUNT \*\*

| ACCOUNT PRODUCT  | INTEREST RATE | APY*           | OPENING DEPOSIT |
|--|---------------|----------------|-----------------|
| <b>STAR CHECKING</b>   | 2.96%         | 3.00%          | \$25,000.00     |
| <b>ePLUS CHECKING</b>  |               |                |                 |
| \$0.01 - \$25,000.00 (meets qualifications)  | 1.49%         | 1.50%          | \$100.00        |
| \$25,000.01 AND ABOVE (meets qualifications)   | 0.75%         | 1.50% to 0.94% |                 |
| ALL BALANCES (does not meet qualifications)  | 0.01%         | 0.01%          |                 |
| Requirements: 10 debit card purchases (Transactions must post and settle by the last day of statement cycle; ATM transactions not included); one (1) direct deposit, automatic payment, or bill pay must clear account; enroll and agree to receive electronic statements. |               |                |                 |
| <b>INTEREST CHECKING</b>   |               |                |                 |
| \$0.01 - \$2,500.00  | 0.10%         | 0.10%          | \$500.00        |
| \$2,500.01 - \$10,000.00   | 0.20%         | 0.20%          |                 |
| \$10,000.01 - \$25,000.00  | 0.40%         | 0.40%          |                 |
| \$25,000.01 AND ABOVE  | 0.50%         | 0.50%          |                 |
| <b>HEALTH SAVINGS ACCOUNT</b>  |               |                |                 |
| \$0.01 - \$2,500.00  | 0.20%         | 0.20%          |                 |
| \$2,500.01 - \$10,000.00   | 0.30%         | 0.30%          |                 |
| \$10,000.01 - \$25,000.00  | 0.40%         | 0.40%          |                 |
| \$25,000.01 AND ABOVE  | 0.50%         | 0.50%          |                 |
| <b>STATEMENT SAVINGS</b>   | 1.00%         | 1.00%          | \$100.00        |
| <b>FUTURE STAR SAVINGS</b>   | 1.74%         | 1.75%          | \$25.00         |
| <b>STAR MONEY MARKET</b>   |               |                |                 |
| \$0.01 - \$50,000.00   | 0.80%         | 0.80%          | \$2,500.00      |
| \$50,000.01 - \$250,000.00   | 1.00%         | 1.00%          |                 |
| \$250,000.01 - \$500,000.00  | 1.49%         | 1.50%          |                 |
| \$500,000.01 - \$1,000,000.00  | 1.98%         | 2.00%          |                 |
| \$1,000,000.01 AND ABOVE   | 2.47%         | 2.50%          |                 |

### ALL ACCOUNTS

\* Annual Percentage Yield: Fees could reduce earnings. See disclosures for additional account information.

\*\* Interest rates on variable account may change after account opening.

\*\*\* A penalty may be imposed for early withdrawal.

Contact a BankStar Associate for more information.



BANK ON THE BRIGHT SIDE. | Member FDIC

## PERSONAL CERTIFICATES OF DEPOSIT (CD) \* \* \*

EARNINGS PAID SEMI-ANNUALLY

| ACCOUNT PRODUCT  | INTEREST RATE | APY * | OPENING DEPOSIT |
|--|---------------|-------|-----------------|
| <b>6 MONTH CD</b>  |               |       |                 |
| \$1,000.00 - \$9,999.99  | 2.24%         | 2.25% | \$1,000.00      |
| \$10,000.00 - \$49,999.99  | 2.29%         | 2.30% |                 |
| \$50,000.00 AND ABOVE  | 2.88%         | 2.90% |                 |
| 31 DAYS LOSS SIMPLE INTEREST   |               |       |                 |
| <b>12 MONTH CD</b>   |               |       |                 |
| \$1,000.00 - \$9,999.99  | 2.19%         | 2.20% | \$1,000.00      |
| \$10,000.00 - \$49,999.99  | 2.29%         | 2.30% |                 |
| \$50,000.00 AND ABOVE  | 2.93%         | 2.95% |                 |
| 90 DAYS LOSS SIMPLE INTEREST   |               |       |                 |
| <b>24 MONTH CD</b>   |               |       |                 |
| \$1,000.00 - \$9,999.99  | 2.53%         | 2.55% | \$1,000.00      |
| \$10,000.00 - \$49,999.99  | 2.63%         | 2.65% |                 |
| \$50,000.00 AND ABOVE  | 3.13%         | 3.15% |                 |
| 182 DAYS LOSS SIMPLE INTEREST  |               |       |                 |
| <b>36 MONTH CD (1x BUMP RATE) * *</b>  |               |       |                 |
| \$1,000.00 - \$9,999.99  | 1.64%         | 1.65% | \$1,000.00      |
| \$10,000.00 - \$49,999.99  | 2.39%         | 2.40% |                 |
| \$50,000.00 AND ABOVE  | 2.88%         | 2.90% |                 |
| 365 DAYS LOSS SIMPLE INTEREST  |               |       |                 |
| <b>60 MONTH CD (1x BUMP RATE) * *</b>  |               |       |                 |
| \$1,000.00 - \$9,999.99  | 1.74%         | 1.75% | \$1,000.00      |
| \$10,000.00 - \$49,999.99  | 2.48%         | 2.50% |                 |
| \$50,000.00 AND ABOVE  | 2.98%         | 3.00% |                 |
| 365 DAYS LOSS SIMPLE INTEREST  |               |       |                 |
| <b>FIXED RATE IRA</b>  |               |       | \$1000.00       |
| <small>FIXED RATE IRA'S ARE OFFERED WITH THE SAME TERMS, TIERS, AND APY'S AS CDS WITH THE EXCEPTION OF THE 182 DAY PENALTY FOR EARLY WITHDRAWAL ON THE 36 MONTH AND 60 MONTH CD.</small> |               |       |                 |
| <b>VARIABLE RATE IRA * *</b>   | 2.62%         | 2.65% | \$100.00        |
| <small>EARNINGS PAID QUARTERLY</small>   |               |       |                 |

### ALL ACCOUNTS

\* Annual Percentage Yield: Fees could reduce earnings. See disclosures for additional account information.

\*\* Interest rates on variable account may change after account opening.

\*\*\* A penalty may be imposed for early withdrawal.

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## BUSINESS DEPOSIT ACCOUNT \*\*

| ACCOUNT PRODUCT                   | INTEREST RATE | APY*  | OPENING DEPOSIT |
|-----------------------------------|---------------|-------|-----------------|
| <b>BUSINESS INTEREST CHECKING</b> |               |       |                 |
| \$0.01 - \$2,500.00               | 0.10%         | 0.10% | \$500.00        |
| \$2,500.001 - \$10,000.00         | 0.20%         | 0.20% |                 |
| \$10,000.01 - \$25,000.00         | 0.40%         | 0.40% |                 |
| \$25,000.01 - AND ABOVE           | 0.50%         | 0.50% |                 |
| <b>BUSINESS SAVINGS</b>           | 1.00%         | 1.00% | \$100.00        |
| <b>BUSINESS STAR MONEY MARKET</b> |               |       |                 |
| \$0.01 - \$50,000.00              | 0.80%         | 0.80% | \$2,500.00      |
| \$50,000.01 - \$250,000.00        | 1.00%         | 1.00% |                 |
| \$250,000.01 - \$500,000.00       | 1.49%         | 1.50% |                 |
| \$500,000.01 - \$1,000,000.00     | 1.98%         | 2.00% |                 |
| \$1,000,000.01 AND ABOVE          | 2.47%         | 2.50% |                 |
| <b>PUBLIC MONEY MARKET</b>        |               |       |                 |
| \$0.01 - \$50,000.00              | 0.35%         | 0.35% | \$2,500.00      |
| \$50,000.01 - \$250,000.00        | 1.59%         | 1.60% |                 |
| \$250,000.01 - \$500,000.00       | 1.79%         | 1.80% |                 |
| \$500,000.01 AND ABOVE            | 1.98%         | 2.00% |                 |

### COMMERCIAL CHECKING

ACCOUNT ANALYSIS FEES OFFSET BY AN EARNINGS CREDIT. FOR ADDITIONAL ACCOUNT DETAILS, PLEASE CONTACT A BANKSTAR ASSOCIATE.

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## BUSINESS CERTIFICATES OF DEPOSIT (CD) \* \* \*

EARNINGS PAID SEMI-ANNUALLY

| ACCOUNT PRODUCT                       | INTEREST RATE | APY * | OPENING DEPOSIT |
|---------------------------------------|---------------|-------|-----------------|
| <b>6 MONTH CD</b>                     |               |       |                 |
| \$1,000.00 - \$9,999.99               | 2.24%         | 2.25% | \$1,000.00      |
| \$10,000.00 - \$49,999.99             | 2.29%         | 2.30% |                 |
| \$50,000.00 AND ABOVE                 | 2.88%         | 2.90% |                 |
| 31 DAYS LOSS SIMPLE INTEREST          |               |       |                 |
| <b>12 MONTH CD</b>                    |               |       |                 |
| \$1,000.00 - \$9,999.99               | 2.19%         | 2.20% | \$1,000.00      |
| \$10,000.00 - \$49,999.99             | 2.29%         | 2.30% |                 |
| \$50,000.00 AND ABOVE                 | 2.93%         | 2.95% |                 |
| 90 DAYS LOSS SIMPLE INTEREST          |               |       |                 |
| <b>24 MONTH CD</b>                    |               |       |                 |
| \$1,000.00 - \$9,999.99               | 2.53%         | 2.55% | \$1,000.00      |
| \$10,000.00 - \$49,999.99             | 2.63%         | 2.65% |                 |
| \$50,000.00 AND ABOVE                 | 3.13%         | 3.15% |                 |
| 182 DAYS LOSS SIMPLE INTEREST         |               |       |                 |
| <b>36 MONTH CD (1x BUMP RATE) * *</b> |               |       |                 |
| \$1,000.00 - \$9,999.99               | 1.64%         | 1.65% | \$1,000.00      |
| \$10,000.00 - \$49,999.99             | 2.39%         | 2.40% |                 |
| \$50,000.00 AND ABOVE                 | 2.88%         | 2.90% |                 |
| 365 DAYS LOSS SIMPLE INTEREST         |               |       |                 |
| <b>60 MONTH CD (1x BUMP RATE) * *</b> |               |       |                 |
| \$1,000.00 - \$9,999.99               | 1.74%         | 1.75% | \$1,000.00      |
| \$10,000.00 - \$49,999.99             | 2.48%         | 2.50% |                 |
| \$50,000.00 AND ABOVE                 | 2.98%         | 3.00% |                 |
| 365 DAYS LOSS SIMPLE INTEREST         |               |       |                 |

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