

PERSONAL DEPOSIT ACCOUNT **

ACCOUNT PRODUCT	INTEREST RATE	APY*	OPENING DEPOSIT
STAR CHECKING	3.15%	3.20%	\$25,000.00
ePLUS CHECKING			
\$0.01 - \$25,000.00 (meets requirements)	1.49%	1.50%	\$100.00
\$25,000.01 AND ABOVE (meets requirements)	0.75%	1.50% to 0.94%	
ALL BALANCES (does not meet requirements)	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.			
INTEREST CHECKING			
\$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%	
HEALTH SAVINGS ACCOUNT			
\$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%	
STATEMENT SAVINGS	1.00%	1.00%	\$100.00
FUTURE STAR SAVINGS			
ALL BALANCES (meets requirements)	3.15%	3.20%	\$25.00
ALL BALANCES (does not meet requirements)	1.93%	1.95%	
Requirements per statement cycle: enroll and agree to receive electronic statements; at least one (1) automatic deposit of \$25 or more by recurring transfers between BankStar accounts, online banking transfers, or automatic clearing house (ACH).			
STAR MONEY MARKET			
\$0.01 - \$50,000.00	1.00%	1.00%	\$2,500.00
\$50,000.01 - \$250,000.00	1.19%	1.20%	
\$250,000.01 - \$500,000.00	1.69%	1.70%	
\$500,000.01 - \$1,000,000.00	2.18%	2.20%	
\$1,000,000.01 AND ABOVE	2.67%	2.70%	

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.

PERSONAL CERTIFICATES OF DEPOSIT (CD) * * *

EARNINGS PAID SEMI-ANNUALLY

ACCOUNT PRODUCT

INTEREST RATE

APY *

OPENING DEPOSIT

6 MONTH CD

\$1,000.00 - \$9,999.99	2.34%	2.35%	\$1,000.00
\$10,000.00 - \$49,999.99	2.39%	2.40%	
\$50,000.00 AND ABOVE	2.98%	3.00%	

31 DAYS LOSS SIMPLE INTEREST

12 MONTH CD

\$1,000.00 - \$9,999.99	2.29%	2.30%	\$1,000.00
\$10,000.00 - \$49,999.99	2.39%	2.40%	
\$50,000.00 AND ABOVE	3.03%	3.05%	

90 DAYS LOSS SIMPLE INTEREST

24 MONTH CD

\$1,000.00 - \$9,999.99	2.63%	2.65%	\$1,000.00
\$10,000.00 - \$49,999.99	2.73%	2.75%	
\$50,000.00 AND ABOVE	3.22%	3.25%	

182 DAYS LOSS SIMPLE INTEREST

36 MONTH CD (1x BUMP RATE) * *

\$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

60 MONTH CD (1x BUMP RATE) * *

\$1,000.00 - \$9,999.99	1.84%	1.85%	\$1,000.00
\$10,000.00 - \$49,999.99	2.58%	2.60%	
\$50,000.00 AND ABOVE	3.08%	3.10%	

365 DAYS LOSS SIMPLE INTEREST

FIXED RATE IRA

FIXED RATE IRA'S ARE OFFERED WITH THE SAME TERMS, TIERS, AND APYs AS CDS WITH THE EXCEPTION OF THE 182 DAY PENALTY FOR EARLY WITHDRAWAL ON THE 36 MONTH AND 60 MONTH CD.

\$1000.00

VARIABLE RATE IRA * *

EARNINGS PAID QUARTERLY

2.72%

2.75%

\$100.00

ALL ACCOUNTS

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BANK ON THE BRIGHT SIDE™ | Member FDIC

BUSINESS DEPOSIT ACCOUNT **

ACCOUNT PRODUCT	INTEREST RATE	APY *	OPENING DEPOSIT
BUSINESS INTEREST CHECKING			
\$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%	
BUSINESS SAVINGS			
	1.00%	1.00%	\$100.00
BUSINESS STAR MONEY MARKET			
\$0.01 - \$50,000.00	1.00%	1.00%	\$2,500.00
\$50,000.01 - \$250,000.00	1.19%	1.20%	
\$250,000.01 - \$500,000.00	1.69%	1.70%	
\$500,000.01 - \$1,000,000.00	2.18%	2.20%	
\$1,000,000.01 AND ABOVE	2.67%	2.70%	
PUBLIC MONEY MARKET			
\$0.01 - \$50,000.00	0.55%	0.55%	\$2,500.00
\$50,000.01 - \$250,000.00	1.79%	1.80%	
\$250,000.01 - \$500,000.00	1.98%	2.00%	
\$500,000.01 AND ABOVE	2.18%	2.20%	

COMMERCIAL CHECKING

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

ALL ACCOUNTS

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BUSINESS CERTIFICATES OF DEPOSIT (CD) * * *

EARNINGS PAID SEMI-ANNUALLY

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6 MONTH CD			
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