

PERSONAL DEPOSIT ACCOUNT **

ACCOUNT PRODUCT	INTEREST RATE	APY*	OPENING DEPOSIT
INTEREST CHECKING			
\$0.01 - \$2,500.00	0.20%	0.20%	\$500.00
\$2,500.01 - \$10,000.00	0.30%	0.30%	
\$10,000.01 - \$25,000.00	0.50%	0.50%	
\$25,000.01 AND ABOVE	0.70%	0.70%	
ePLUS CHECKING			
\$0.01 - \$25,000.00 (meets qualifications)	1.74%	1.75%	\$100.00
\$25,000.01 AND ABOVE (meets qualifications)	0.75%	1.75% to 1.00%	
ALL BALANCES (does not meet qualifications)	0.20%	0.20%	
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.			
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	0.50%	0.50%	\$100.00
FUTURE STAR SAVINGS	1.24%	1.25%	\$25.00
MONEY MARKET			
\$0.01 - \$5,000.00	0.10%	0.10%	\$2,500.00
\$5,000.01 - \$20,000.00	0.20%	0.20%	
\$20,000.01 - \$50,000.00	0.40%	0.40%	
\$50,000.01 - \$100,000.00	0.50%	0.50%	
\$100,000.01 - \$250,000.00	0.65%	0.65%	
\$250,000.01 AND ABOVE	0.75%	0.75%	
PREMIUM MONEY MARKET			
\$0.01 - \$25,000.00	0.20%	0.20%	\$25,000.00
\$25,000.01 - \$50,000.00	0.40%	0.40%	
\$50,000.01 - \$100,000.00	0.60%	0.60%	
\$100,000.01 - \$250,000.00	0.70%	0.70%	
\$250,000.01 - \$500,000.00	0.80%	0.80%	
\$500,000.01 - \$1,000,000.00	0.90%	0.90%	
\$1,000,000.01 - \$1,500,000.00	1.00%	1.00%	
\$1,500,000.01 AND ABOVE	1.14%	1.15%	

ALL ACCOUNTS

* Annual Percentage Yield: To obtain the stated APY, it is assumed the interest remains on deposit for the stated term. Average Daily Balance Method is used to calculate interest. Fees could reduce earnings. See additional disclosures for other 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

6 MONTH CD

\$1,000.00 - \$9,999.99	0.65%	0.65%	\$1,000.00
\$10,000.00 - \$49,999.99	0.75%	0.75%	
\$50,000.00 AND ABOVE	0.85%	0.85%	

31 DAYS LOSS SIMPLE INTEREST

12 MONTH CD

\$1,000.00 - \$9,999.99	0.70%	0.70%	\$1,000.00
\$10,000.00 - \$49,999.99	0.95%	0.95%	
\$50,000.00 AND ABOVE	1.20%	1.20%	

90 DAYS LOSS SIMPLE INTEREST

24 MONTH CD

\$1,000.00 - \$9,999.99	0.90%	0.90%	\$1,000.00
\$10,000.00 - \$49,999.99	1.30%	1.30%	
\$50,000.00 AND ABOVE	1.59%	1.60%	

182 DAYS LOSS SIMPLE INTEREST

36 MONTH CD (1x BUMP RATE)**

\$1,000.00 - \$9,999.99	1.00%	1.00%	\$1,000.00
\$10,000.00 - \$49,999.99	1.40%	1.40%	
\$50,000.00 AND ABOVE	1.74%	1.75%	

365 DAYS LOSS SIMPLE INTEREST

60 MONTH CD (1x BUMP RATE)**

\$1,000.00 - \$9,999.99	1.10%	1.10%	\$1,000.00
\$10,000.00 - \$49,999.99	1.59%	1.60%	
\$50,000.00 AND ABOVE	1.89%	1.90%	

365 DAYS LOSS SIMPLE INTEREST

FIXED RATE IRA

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.

\$1000.00

VARIABLE RATE IRA**

EARNINGS PAID QUARTERLY

1.30%

1.30%

\$100.00

ALL ACCOUNTS

* Annual Percentage Yield: To obtain the stated APY, it is assumed the interest remains on deposit for the stated term. Average Daily Balance Method is used to calculate interest. Fees could reduce earnings. See additional disclosures for other 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

BUSINESS DEPOSIT ACCOUNT **

ACCOUNT PRODUCT	INTEREST RATE	APY*	OPENING DEPOSIT
BUSINESS INTEREST CHECKING			
\$0.01 - \$2,500.00	0.20%	0.20%	\$500.00
\$2,500.001 - \$10,000.00	0.30%	0.30%	
\$10,000.01 - \$25,000.00	0.50%	0.50%	
\$25,000.01 - AND ABOVE	0.70%	0.70%	
BUSINESS SAVINGS	0.50%	0.50%	\$100.00
BUSINESS MONEY MARKET			
\$0.01 - \$5,000.00	0.10%	0.10%	\$2,500.00
\$5,000.01 - \$20,000.00	0.20%	0.20%	
\$20,000.01 - \$50,000.00	0.40%	0.40%	
\$50,000.01 - \$100,000.00	0.50%	0.50%	
\$100,000.01 - \$250,000.00	0.65%	0.65%	
\$250,000.01 AND ABOVE	0.75%	0.75%	
BUSINESS PREMIUM MONEY MARKET			
\$0.01 - \$25,000.00	0.20%	0.20%	\$25,000.00
\$25,000.01 - \$50,000.00	0.40%	0.40%	
\$50,000.01 - \$100,000.00	0.60%	0.60%	
\$100,000.01 - \$250,000.00	0.70%	0.70%	
\$250,000.01 - \$500,000.00	0.80%	0.80%	
\$500,000.01 - \$1,000,000.00	0.90%	0.90%	
\$1,000,000.01 - \$1,500,000.00	1.00%	1.00%	
\$1,500,000.01 AND ABOVE	1.14%	1.15%	

COMMERCIAL CHECKING

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

ALL ACCOUNTS

* Annual Percentage Yield: To obtain the stated APY, it is assumed the interest remains on deposit for the stated term. Average Daily Balance Method is used to calculate interest. Fees could reduce earnings. See additional disclosures for other 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

BUSINESS CERTIFICATES OF DEPOSIT (CD)***

EARNINGS PAID SEMI-ANNUALLY

ACCOUNT PRODUCT

INTEREST RATE

APY*

OPENING DEPOSIT

6 MONTH CD

\$1,000.00 - \$9,999.99

0.65%

0.65%

\$1,000.00

\$10,000.00 - \$49,999.99

0.75%

0.75%

\$50,000.00 AND ABOVE

0.85%

0.85%

31 DAYS LOSS SIMPLE INTEREST

12 MONTH CD

\$1,000.00 - \$9,999.99

0.70%

0.70%

\$1,000.00

\$10,000.00 - \$49,999.99

0.95%

0.95%

\$50,000.00 AND ABOVE

1.20%

1.20%

90 DAYS LOSS SIMPLE INTEREST

24 MONTH CD

\$1,000.00 - \$9,999.99

0.90%

0.90%

\$1,000.00

\$10,000.00 - \$49,999.99

1.30%

1.30%

\$50,000.00 AND ABOVE

1.59%

1.60%

182 DAYS LOSS SIMPLE INTEREST

36 MONTH CD (1x BUMP RATE)**

\$1,000.00 - \$9,999.99

1.00%

1.00%

\$1,000.00

\$10,000.00 - \$49,999.99

1.40%

1.40%

\$50,000.00 AND ABOVE

1.74%

1.75%

365 DAYS LOSS SIMPLE INTEREST

60 MONTH CD (1x BUMP RATE)**

\$1,000.00 - \$9,999.99

1.10%

1.10%

\$1,000.00

\$10,000.00 - \$49,999.99

1.59%

1.60%

\$50,000.00 AND ABOVE

1.89%

1.90%

365 DAYS LOSS SIMPLE INTEREST

ALL ACCOUNTS

*Annual Percentage Yield: To obtain the stated APY, it is assumed the interest remains on deposit for the stated term. Average Daily Balance Method is used to calculate interest. Fees could reduce earnings. See additional disclosures for other 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