

# Member's Rate Sheet (Savings, Loans, and CDs)

Effective April 3, 2024



Loan Products	APR <small>as low as</small>	PSM
New or Used Car/Truck Loans	6.25%	5.75%*
Motorcycle Loans	11.99%	
Recreational Vehicle (RV) Loans	10.99%	
Boat Loans	11.99%	
Personal Loan	14.99%	
Personal Line of Credit	14.99%	
Fixed Rate Home Equity Loan	6.74%	6.49%
First Mortgage Loans	Call for current rate	

Savings Products	RATE	APY
<b>Savings Account</b>	0.02%	0.02%
<b>Wish Account</b>	0.02%	0.02%
<b>Individual Retirement Account</b> (IRA CDs also available; see CD rates below.)		
less than \$2,499	0.05%	0.05%
\$2,500 - \$9,999	0.05%	0.05%
\$10,000 - \$49,999	0.10%	0.10%
\$50,000 - \$94,999	0.15%	0.15%
\$95,000 and up	0.20%	0.20%
<b>Interest Checking</b>	0.05%	0.05%

Money Market Account	RATE	APY
less than \$2,499	0.25%	0.25%
\$2,500 - \$9,999	0.25%	0.25%
\$10,000 - \$49,999	0.30%	0.30%
\$50,000 - \$94,999	0.45%	0.45%
\$95,000 - \$499,999	0.75%	0.75%
<b>\$500,000 &amp; up</b>	<b>4.65%</b>	<b>4.75%</b>
<b>Business Money Market</b>		
	RATE	APY
Up to \$2,499	3.93%	4.00%
\$2,500 - \$9,999	3.93%	4.00%
\$10,000 - \$49,999	3.93%	4.00%
\$50,000 - \$94,999	3.93%	4.00%
\$95,000 - \$249,999	3.93%	4.00%
\$250,000 - \$499,999	3.93%	4.00%
<b>\$500,000 &amp; up</b>	<b>4.65%</b>	<b>4.75%</b>
<b>Premier Business Checking</b>		
	RATE	APY
\$100 to \$19,999	0.05%	0.05%
<b>\$20,000 &amp; up</b>	<b>3.69%</b>	<b>3.75%</b>

Platinum Star Member CD Rates		Share CDs (Minimum \$500)	
Term	(days)	Rate	APY
<b>6 months</b>	<b>(180 - 364)</b>	<b>5.37%</b>	<b>5.50%</b>
<b>PSM Smart CDs</b>	<b>13 Months</b>	<b>5.12%</b>	<b>5.25%</b>
1 year	(365-730)	3.45%	3.50%
2 years	(731-1095)	3.88%	3.95%
3 years	(1096-1459)	3.88%	3.95%
4 years	(1460-1824)	3.98%	4.05%
5 years	(1825)	4.04%	4.15%

Standard CD Rates		Share CDs (Minimum \$500)	
Term	(days)	Rate	APY
<b>Smart CDs</b>	<b>13 Months</b>	<b>4.69%</b>	<b>4.80%</b>
2 YR Bump CD	(731-1095)	3.78%	3.85%
4 YR Bump CD	(1460-1824)	3.88%	3.95%
1 month	(30 - 59)	1.00%	1.00%
2 months	(60-89)	1.49%	1.50%
3 months	(90 - 179)	2.96%	3.00%
6 months	(180 - 364)	4.65%	5.05%
1 year	(365-730)	3.00%	3.05%
2 years	(731-1095)	3.45%	3.50%
3 years	(1096-1459)	3.45%	3.50%
4 years	(1460-1824)	3.54%	3.60%
5 years	(1825)	3.64%	3.70%

**Savings Products:**

APY = Annual Percentage Yield. Rate = Dividend Rate.

All rates shown are our best rates; are correct as of the effective date shown and are subject to change or end without notice. Your actual rate(s) may vary depending upon a number of factors, including membership level and the product you select. Fees could reduce the earnings on your account(s), a penalty will or may be imposed for early withdrawals. See our Fee Schedule and Account Disclosures for complete details. For Money Market Accounts; certain limitations apply to the nature and number of monthly transactions;

- A \$10 monthly fee applies for balances under \$2,500;

- A \$5 per item fee applies when you have more than 6 checks or withdrawals in a month (Reg D).

CD rates and terms apply to CDs as well as to IRA CDs. Some limitations may apply to IRA CD terms. For some accounts, such as a Wish Account, CDs, IRAs and IRA CDs, a penalty may be imposed for early withdrawal. Platinum Star Membership offers cannot be combined with other offers. You must maintain a minimum daily balance in your account(s) each day to obtain the disclosed APY;

- Minimum for Savings and Wish accounts is \$25;

- Minimum for Interest Checking is \$1,000.

There is a \$5 monthly Savings Account participation fee if your Savings balance falls below \$500 and you have no other accounts (i.e. checking) with BrightStar CU.

**Loan Products:**

APR = Annual Percentage Rate.

Our Home Equity Lines of Credit (HELOC) have no annual fee and no application fee. Consult your tax adviser to determine tax benefits, if any.

- Members may be required to pay for an appraisal, which can range from \$75 - \$550.

- HELOC APR's are variable and indexed to the Prime Rate as published in the Wall Street Journal.

- The maximum APR that may be imposed is 18%.

Auto Loans: Individuals who meet the lending and account criteria may qualify for rates as low as 5.75% APR\* for Platinum Star Members utilizing our Auto Advisor Service for 36 months and as low as 6.00% APR\* for non-Platinum Star Members for 36 months utilizing Auto Advisors. For all accounts and loans, conditions and credit approval apply.

Some rates displayed on this rate sheet are rounded. Membership eligibility is required. Ask a representative for complete details. Federally Insured by NCUA.

