



## CREDIT UNION RATE SURVEY

						RATESURVET					
an Rates	Classic CCd	Fxd36 Unsec	New Veh 48Mo	New Veh 60Mo	New Veh 72Mo	Used Veh 48Mo	Used Veh 60Mo	HELOC	HE 5Yr	15Yr FRM	30Yr FRM
	10.82%	9.10%	3.09%	3.19%	3.53%	3.43%	3.54%	4.43%	5.06%	2.78%	3.16%
Arizona	11.74%	11.11%	3.15%	3.25%	3.59%	3.21%	3.26%	4.93%	5.54%	2.62%	3.42%
Arkansas	9.91%	8.02%	3.11%	3.27%	3.63%		3.92%	4.82%	5.79%	2.77%	3.17%
New Mexico	10.58%	10.11%	2.70%	2.76%	2.97%	2.82%	2.90%	4.85%	5.05%	2.91%	3.32%
Oklahoma	10.33%	9.64%	3.15%	3.16%	3.44%	3.35%	3.37%	4.40%	4.67%	2.39%	2.92%
Texas	10.42%	8.70%	2.97%	3.13%	3.42%	3.19%	3.31%	3.75%	4.96%	2.80%	3.16%
											3.23%
											2.85%
-											3.50%
											2.79% 3.06%
•	10.0176	9.3070	3.3070	5.57 /0	5.70%	5.55%	5.1176	4.94 /0	5.00 /0	2.0170	3.00 %
Florida	11.03%	9.29%	2.92%	3.04%	3.32%	3.43%	3.51%	4.63%	5.67%	2.77%	3.28%
Georgia	10.03%	8.31%	2.45%	2.59%	2.95%	3.17%	3.30%	4.38%	4.57%	2.76%	3.05%
Louisiana	10.46%	9.05%	3.10%	3.30%	3.60%	3.59%	3.59%	4.56%	4.56%	3.06%	3.40%
South Carolina	11.22%	9.55%	2.75%	2.82%	3.16%	3.33%	3.51%	4.35%	4.90%	2.94%	3.21%
Massachusetts	12.43%	9.56%	3.38%	3.47%	4.05%	3.85%	3.95%	4.54%	4.72%	2.87%	3.24%
New Jersey	10.58%	8.94%	2.97%	3.12%	3.64%	3.19%	3.35%	4.74%	4.79%	2.94%	3.27%
New York WEST	10.30%	7.36%	2.84%	2.94%	3.35%	3.36%	3.45%	4.07%	4.48%	2.80%	3.19%
Illinois	11.39%	8.90%	2.77%	2.86%	3.36%	3.33%	3.39%	4.39%	5.21%	2.76%	3.28%
Indiana	11.51%	10.01%	3.33%	3.44%	3.72%	3.84%	3.93%	4.00%	5.18%	2.66%	3.13%
Michigan	11.16%	8.99%	2.96%	3.04%	3.40%	3.11%	3.19%	4.37%	5.10%	2.59%	3.01%
vings Rates	Drafts	Reg Svas	MM-2.5k	MM-25k	3Мо	6Mo	1Yr	2Yr	4Yr		
	0.09%	0.11%	0.19%	0.26%	0.23%	0.37%	0.53%	0.68%	0.89%		
Arizona	0.06%	0.09%	0.10%	0.20%	0.20%	0.40%	0.56%	0.72%	0.92%		
Arkansas	0.14%	0.09%	0.21%	0.29%	0.22%	0.40%	0.52%	0.65%	0.78%		
New Mexico	0.08%	0.14%	0.18%	0.27%	0.28%	0.43%	0.75%	0 03%	1 12%		
Oklahoma	0.13%	0.15%	0.49%				0.7570	0.3570	1.12/0		
Texas			0.4570	0.35%	0.54%	0.66%	0.78%	0.89%	1.08%		
	0.08%	0.14%	0.27%	0.35% 0.30%	0.54% 0.28%						
ST			0.27%	0.30%	0.28%	0.66% 0.43%	0.78% 0.63%	0.89% 0.77%	1.08% 0.97%		
California	0.07%	0.09%	0.27% 0.21%	0.30% 0.25%	0.28% 0.24%	0.66% 0.43% 0.40%	0.78% 0.63% 0.60%	0.89% 0.77% 0.78%	1.08% 0.97% 0.99%		
California Hawaii	0.07% 0.08%	0.09% 0.12%	0.27% 0.21% 0.15%	0.30% 0.25% 0.21%	0.28% 0.24% 0.31%	0.66% 0.43% 0.40% 0.33%	0.78% 0.63% 0.60% 0.50%	0.89% 0.77% 0.78% 0.58%	1.08% 0.97% 0.99% 0.69%		
California Hawaii Oregon	0.07% 0.08% 0.04%	0.09% 0.12% 0.05%	0.27% 0.21% 0.15% 0.10%	0.30% 0.25% 0.21% 0.15%	0.28% 0.24% 0.31% 0.18%	0.66% 0.43% 0.40% 0.33% 0.25%	0.78% 0.63% 0.60% 0.50% 0.35%	0.89% 0.77% 0.78% 0.58% 0.48%	1.08% 0.97% 0.99% 0.69% 0.66%		
California Hawaii Oregon Utah	0.07% 0.08% 0.04% 0.06%	0.09% 0.12% 0.05% 0.08%	0.27% 0.21% 0.15% 0.10% 0.09%	0.30% 0.25% 0.21% 0.15% 0.14%	0.28% 0.24% 0.31% 0.18% 0.24%	0.66% 0.43% 0.40% 0.33% 0.25% 0.33%	0.78% 0.63% 0.60% 0.50% 0.35% 0.44%	0.89% 0.77% 0.78% 0.58% 0.48% 0.69%	1.08% 0.97% 0.99% 0.69% 0.66% 0.94%		
California Hawaii Oregon Utah Washington THEAST	0.07% 0.08% 0.04% 0.06% 0.09%	0.09% 0.12% 0.05% 0.08% 0.07%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20%	0.28% 0.24% 0.31% 0.18% 0.24% 0.19%	0.66% 0.43% 0.33% 0.25% 0.33% 0.29%	0.78% 0.63% 0.60% 0.50% 0.35% 0.44% 0.42%	0.89% 0.77% 0.78% 0.58% 0.48% 0.69% 0.52%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68%		
California Hawaii Oregon Utah Washington <b>THEAST</b> Florida	0.07% 0.08% 0.04% 0.06% 0.09%	0.09% 0.12% 0.05% 0.08% 0.07%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21%	0.28% 0.24% 0.31% 0.18% 0.24% 0.19% 0.23%	0.66% 0.43% 0.40% 0.33% 0.25% 0.33% 0.29%	0.78% 0.63% 0.60% 0.50% 0.35% 0.44% 0.42%	0.89% 0.77% 0.78% 0.58% 0.48% 0.69% 0.52%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 0.85%		
California Hawaii Oregon Utah Washington <b>THEAST</b> Florida Georgia	0.07% 0.08% 0.04% 0.06% 0.09% 0.12% 0.10%	0.09% 0.12% 0.05% 0.08% 0.07% 0.09% 0.15%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13% 0.16% 0.26%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21% 0.21%	0.28% 0.24% 0.31% 0.18% 0.24% 0.19% 0.23% 0.23% 0.28%	0.66% 0.43% 0.33% 0.25% 0.33% 0.29% 0.33% 0.33% 0.44%	0.78% 0.63% 0.60% 0.50% 0.35% 0.44% 0.42% 0.47% 0.68%	0.89% 0.77% 0.78% 0.58% 0.48% 0.69% 0.52% 0.60% 0.84%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 0.85% 1.03%		
California Hawaii Oregon Utah Washington <b>THEAST</b> Florida Georgia Louisiana	0.07% 0.08% 0.04% 0.06% 0.09% 0.12% 0.12% 0.10% 0.18%	0.09% 0.12% 0.05% 0.08% 0.07% 0.09% 0.15% 0.17%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13% 0.16% 0.26% 0.21%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21% 0.34% 0.32%	0.28% 0.24% 0.31% 0.18% 0.24% 0.24% 0.19% 0.23% 0.28% 0.28%	0.66% 0.43% 0.40% 0.33% 0.25% 0.33% 0.29% 0.33% 0.29%	0.78% 0.63% 0.60% 0.50% 0.35% 0.44% 0.42% 0.42% 0.47% 0.68% 0.71%	0.89% 0.77% 0.78% 0.58% 0.48% 0.69% 0.69% 0.52% 0.60% 0.84%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 1.03% 1.11%		
California Hawaii Oregon Utah Washington <b>THEAST</b> Florida Georgia Louisiana South Carolina <b>THEAST</b>	0.07% 0.08% 0.04% 0.06% 0.09% 0.12% 0.12% 0.10% 0.18% 0.07%	0.09% 0.12% 0.05% 0.08% 0.07% 0.09% 0.15% 0.17% 0.11%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13% 0.16% 0.26% 0.21% 0.21% 0.19%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21% 0.34% 0.32% 0.32%	0.28% 0.24% 0.31% 0.18% 0.24% 0.19% 0.23% 0.23% 0.28% 0.29% 0.21%	0.66% 0.43% 0.40% 0.33% 0.25% 0.33% 0.29% 0.33% 0.29% 0.33% 0.44% 0.53% 0.34%	0.78% 0.63% 0.60% 0.50% 0.35% 0.44% 0.42% 0.42% 0.47% 0.68% 0.71% 0.52%	0.89% 0.77% 0.58% 0.48% 0.69% 0.52% 0.60% 0.84% 0.88% 0.63%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 1.03% 1.11% 0.90%		
California Hawaii Oregon Utah Washington <b>THEAST</b> Florida Georgia Louisiana South Carolina <b>THEAST</b> Massachusetts	0.07% 0.08% 0.04% 0.06% 0.09% 0.12% 0.10% 0.18% 0.07%	0.09% 0.12% 0.05% 0.08% 0.07% 0.09% 0.15% 0.17% 0.11%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13% 0.16% 0.26% 0.21% 0.21% 0.19%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21% 0.34% 0.32% 0.32% 0.32%	0.28% 0.24% 0.31% 0.18% 0.24% 0.19% 0.23% 0.23% 0.28% 0.29% 0.21%	0.66% 0.43% 0.33% 0.25% 0.33% 0.29% 0.33% 0.29% 0.33% 0.44% 0.53% 0.34%	0.78% 0.63% 0.50% 0.35% 0.44% 0.42% 0.42% 0.47% 0.68% 0.71% 0.52%	0.89% 0.77% 0.78% 0.58% 0.48% 0.69% 0.52% 0.60% 0.84% 0.88% 0.63%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 1.03% 1.11% 0.90%		
California Hawaii Oregon Utah Washington <b>THEAST</b> Florida Georgia Louisiana South Carolina <b>THEAST</b> Massachusetts New Jersey	0.07% 0.08% 0.04% 0.06% 0.09% 0.12% 0.10% 0.18% 0.07% 0.07% 0.09%	0.09% 0.12% 0.05% 0.08% 0.07% 0.07% 0.15% 0.17% 0.11% 0.10% 0.15%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13% 0.16% 0.26% 0.21% 0.19% 0.15% 0.15%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21% 0.32% 0.32% 0.32% 0.23% 0.23% 0.26%	0.28% 0.24% 0.31% 0.18% 0.24% 0.24% 0.24% 0.28% 0.23% 0.28% 0.29% 0.21% 0.21%	0.66% 0.43% 0.33% 0.25% 0.33% 0.29% 0.33% 0.29% 0.33% 0.44% 0.53% 0.34% 0.31% 0.32%	0.78% 0.63% 0.50% 0.35% 0.44% 0.42% 0.42% 0.47% 0.68% 0.71% 0.52% 0.49% 0.45%	0.89% 0.77% 0.58% 0.58% 0.48% 0.69% 0.52% 0.60% 0.84% 0.88% 0.63% 0.63%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 1.03% 1.11% 0.90% 0.85% 0.78%		
California Hawaii Oregon Utah Washington <b>THEAST</b> Florida Georgia Louisiana South Carolina <b>THEAST</b> Massachusetts	0.07% 0.08% 0.04% 0.06% 0.09% 0.12% 0.10% 0.18% 0.07%	0.09% 0.12% 0.05% 0.08% 0.07% 0.09% 0.15% 0.17% 0.11%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13% 0.16% 0.26% 0.21% 0.21% 0.19%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21% 0.34% 0.32% 0.32% 0.32%	0.28% 0.24% 0.31% 0.18% 0.24% 0.19% 0.23% 0.23% 0.28% 0.29% 0.21%	0.66% 0.43% 0.33% 0.25% 0.33% 0.29% 0.33% 0.29% 0.33% 0.44% 0.53% 0.34%	0.78% 0.63% 0.50% 0.35% 0.44% 0.42% 0.42% 0.47% 0.68% 0.71% 0.52%	0.89% 0.77% 0.78% 0.58% 0.48% 0.69% 0.52% 0.60% 0.84% 0.88% 0.63%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 1.03% 1.11% 0.90%		
California Hawaii Oregon Utah Washington THEAST Florida Georgia Louisiana South Carolina THEAST Massachusetts New Jersey New York	0.07% 0.08% 0.04% 0.06% 0.09% 0.12% 0.10% 0.18% 0.07% 0.07% 0.09%	0.09% 0.12% 0.05% 0.08% 0.07% 0.07% 0.15% 0.17% 0.11% 0.10% 0.15%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13% 0.16% 0.26% 0.21% 0.19% 0.15% 0.15%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21% 0.32% 0.32% 0.32% 0.23% 0.23% 0.26%	0.28% 0.24% 0.31% 0.18% 0.24% 0.24% 0.24% 0.28% 0.23% 0.28% 0.29% 0.21% 0.21%	0.66% 0.43% 0.33% 0.25% 0.33% 0.29% 0.33% 0.29% 0.33% 0.44% 0.53% 0.34% 0.31% 0.32%	0.78% 0.63% 0.50% 0.35% 0.44% 0.42% 0.42% 0.47% 0.68% 0.71% 0.52% 0.49% 0.45%	0.89% 0.77% 0.58% 0.58% 0.48% 0.69% 0.52% 0.60% 0.84% 0.88% 0.63% 0.63%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 1.03% 1.11% 0.90% 0.85% 0.78%		
California Hawaii Oregon Utah Washington THEAST Florida Georgia Louisiana South Carolina THEAST Massachusetts New Jersey New York WEST	0.07% 0.08% 0.04% 0.06% 0.09% 0.12% 0.10% 0.18% 0.07% 0.07% 0.09% 0.10%	0.09% 0.12% 0.05% 0.08% 0.07% 0.15% 0.15% 0.11% 0.10% 0.15% 0.12%	0.27% 0.21% 0.15% 0.10% 0.09% 0.13% 0.16% 0.26% 0.21% 0.15% 0.15% 0.16% 0.21%	0.30% 0.25% 0.21% 0.15% 0.14% 0.20% 0.21% 0.34% 0.32% 0.32% 0.23% 0.23% 0.23% 0.26% 0.29%	0.28% 0.24% 0.31% 0.24% 0.24% 0.19% 0.23% 0.28% 0.29% 0.21% 0.21% 0.19% 0.24% 0.26%	0.66% 0.43% 0.40% 0.33% 0.25% 0.33% 0.29% 0.33% 0.44% 0.53% 0.34% 0.31% 0.32% 0.33%	0.78% 0.63% 0.50% 0.35% 0.44% 0.42% 0.42% 0.42% 0.68% 0.71% 0.52% 0.49% 0.45% 0.53%	0.89% 0.77% 0.58% 0.48% 0.69% 0.52% 0.60% 0.84% 0.88% 0.63% 0.66% 0.57% 0.68%	1.08% 0.97% 0.69% 0.66% 0.94% 0.68% 1.03% 1.11% 0.90% 0.85% 0.85% 0.85%		
	Arkansas New Mexico Oklahoma Texas T California Hawaii Oregon Utah Washington THEAST Florida Georgia Louisiana South Carolina THEAST Massachusetts New Jersey New York WEST Illinois Indiana Michigan Vings Rates THWEST Arizona Arkansas New Mexico Oklahoma	AnizonaCCdArizona11.74%Arkansas9.91%New Mexico10.58%Oklahoma10.33%Texas10.42%STCaliforniaCalifornia11.46%Hawaii11.60%Oregon10.68%Utah9.31%Washington10.01%THEAST11.03%Georgia10.03%Louisiana10.46%South Carolina11.22%Massachusetts12.43%New Jersey10.58%New York10.30%WEST11.39%Indiana11.51%Michigan11.16%Vings Rates0.09%Arizona0.06%Arkansas0.14%New Mexico0.08%	CCd  Unsec    FD STATES  10.82%  9.10%    Arizona  11.74%  11.11%    Arkansas  9.91%  8.02%    New Mexico  10.58%  10.11%    Oklahoma  10.33%  9.64%    Texas  10.42%  8.70%    California  11.46%  9.18%    Hawaii  11.60%  6.10%    Oregon  10.68%  9.00%    Utah  9.31%  8.66%    Washington  10.01%  9.38%    THEAST  11.03%  9.29%    Georgia  10.01%  9.38%    Louisiana  10.46%  9.05%    South Carolina  11.22%  9.55%    THEAST  9.56%  New Jersey    Massachusetts  12.43%  9.56%    New Jersey  10.58%  8.94%    New York  10.30%  7.36%    WEST  11.16%  8.99%    Illinois  11.139%  8.90%    Indiana <t< td=""><td>In Rates  CCd  Unsec  48Mo    ED STATES THWEST  10.82%  9.10%  3.09%    Arizona  11.74%  11.11%  3.15%    Arkansas  9.91%  8.02%  3.11%    New Mexico  10.58%  10.11%  2.70%    Oklahoma  10.33%  9.64%  3.15%    Texas  10.42%  8.70%  2.97%    California  11.46%  9.18%  3.13%    Hawaii  11.60%  6.10%  2.75%    Oregon  10.68%  9.00%  3.11%    Utah  9.31%  8.66%  3.14%    Washington  10.01%  9.38%  3.35%    THEAST  10.01%  9.38%  3.10%    Florida  11.03%  9.29%  2.92%    Georgia  10.03%  8.31%  2.45%    Louisiana  10.46%  9.05%  3.10%    South Carolina  11.22%  9.55%  2.75%    Massachusetts  12.43%  9.56%</td><td>Rates  CCd  Unsec  48Mo  60Mo    TED STATES THWEST  10.82%  9.10%  3.09%  3.19%    Arizona  11.74%  11.11%  3.15%  3.25%    Arkansas  9.91%  8.02%  3.11%  3.27%    New Mexico  10.58%  10.11%  2.70%  2.76%    Oklahoma  10.33%  9.64%  3.15%  3.16%    Texas  10.42%  8.70%  2.97%  3.13%    Galifornia  11.46%  9.18%  3.13%  3.23%    Hawaii  11.60%  6.10%  2.75%  2.95%    Oregon  10.68%  9.00%  3.11%  3.23%    Utah  9.31%  8.66%  3.14%  3.14%    Washington  10.01%  9.38%  3.35%  3.57%    Florida  11.03%  9.29%  2.92%  3.04%    Georgia  10.046%  9.05%  3.10%  3.30%    South Carolina  11.22%  9.55%  2.75%</td><td>Rates  CCd  Unsec  48Mo  60Mo  72Mo    FED STATES THWEST  10.82%  9.10%  3.09%  3.19%  3.53%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.97%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%    Texas  10.42%  8.70%  2.97%  3.13%  3.42%    ST  California  11.46%  9.18%  3.13%  3.23%  3.44%    Hawaii  11.60%  6.10%  2.75%  2.95%  3.72%    Oregon  10.68%  9.00%  3.11%  3.23%  3.41%    Utah  9.31%  8.66%  3.14%  3.14%  3.39%    Washington  10.01%  9.38%  3.35%  3.57%  3.78%    THEAST  11.03%  9.29%  2.92%&lt;</td><td>An Rates  Classic CCd  Fxd36 Unsec  New Veh 48Mo  New Veh 60Mo  New Veh 72Mo  Used Veh 48Mo    THWEST  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%  3.21%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%  3.74%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.97%  2.82%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%    Texas  10.42%  8.70%  2.97%  3.13%  3.42%  3.19%    St </td><td>An Rates  Classic Ccd  Fxd36 Usec  New Veh 48Mo  New Veh 60Mo  Used Veh 72Wo  Used Veh 48Mo  Goldo    TED STATES THWEST  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%  3.54%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%  3.21%  3.26%    Arizona  10.82%  9.01%  2.70%  2.76%  2.97%  2.82%  2.90%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%  3.37%    Texas  10.42%  8.70%  2.97%  3.13%  3.42%  3.19%  3.31%    St  California  11.46%  9.18%  3.13%  3.23%  3.44%  3.36%  3.46%    Hawaii  11.60%  6.10%  2.75%  2.95%  3.72%  3.21%  3.41%    Oregon  10.68%  9.00%  3.11%  3.23%  3.41%  3.27%  3.42%    Utah  9.31%  8.66%  3.14%  3.14%&lt;</td><td>In Rates  Classic Ccd  New Veh 48Mo  New Veh 60Mo  New Veh 72Mo  Used Veh 48Mo  Used Veh 60Mo  HELOC    FED STATES THWEST  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%  3.54%  4.43%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%  3.21%  3.26%  4.93%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%  3.74%  3.92%  4.82%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.97%  2.82%  2.90%  4.85%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%  3.37%  4.40%    Texas  10.42%  8.70%  2.97%  3.13%  3.23%  3.44%  3.36%  3.46%  5.13%    California  11.46%  9.18%  3.13%  3.23%  3.41%  3.24%  3.14%  5.08%    Oregon  10.68%  9.00%  3.14%  3.35%  3.72%</td><td>In Rates  Classic CCd  Fxd36 Unsec  New Veh 48Mo  New Veh 60Mo  Used Veh 72Mo  Used Veh 60Mo  HELOC  HELOC SYr    TED STATES THWEST  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%  3.54%  4.43%  5.06%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%  3.21%  3.26%  4.93%  5.54%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%  3.74%  3.92%  4.82%  5.79%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.97%  2.82%  2.90%  4.85%  5.05%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%  3.31%  3.75%  4.90%  4.67%    Texas  10.42%  8.70%  2.97%  3.13%  3.24%  3.14%  3.6%  3.44%  3.6%  3.44%  5.65%    Oregon  10.68%  9.00%  3.11%  3.23%  3.41%  3.12%</td><td>In Relies  CCd  Unsec  48Mo  60Mo  72Mo  48Mo  60Mo  PELOC  SY  FRM    TED STATES  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%  3.54%  4.43%  5.06%  2.76%    Arizona  11.74%  11.11%  3.15%  3.25%  3.69%  3.21%  3.26%  4.93%  5.54%  2.62%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%  3.74%  3.92%  4.82%  5.79%  2.77%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.82%  2.90%  4.67%  2.90%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%  3.37%  4.40%  6.67%  2.97%  2.82%  2.90%  4.67%  2.80%    California  11.66%  6.10%  2.75%  2.95%  3.72%  3.21%  3.41%  5.06%  2.75%    Hawaii  11.60%  9.18%  3.6</td></t<>	In Rates  CCd  Unsec  48Mo    ED STATES THWEST  10.82%  9.10%  3.09%    Arizona  11.74%  11.11%  3.15%    Arkansas  9.91%  8.02%  3.11%    New Mexico  10.58%  10.11%  2.70%    Oklahoma  10.33%  9.64%  3.15%    Texas  10.42%  8.70%  2.97%    California  11.46%  9.18%  3.13%    Hawaii  11.60%  6.10%  2.75%    Oregon  10.68%  9.00%  3.11%    Utah  9.31%  8.66%  3.14%    Washington  10.01%  9.38%  3.35%    THEAST  10.01%  9.38%  3.10%    Florida  11.03%  9.29%  2.92%    Georgia  10.03%  8.31%  2.45%    Louisiana  10.46%  9.05%  3.10%    South Carolina  11.22%  9.55%  2.75%    Massachusetts  12.43%  9.56%	Rates  CCd  Unsec  48Mo  60Mo    TED STATES THWEST  10.82%  9.10%  3.09%  3.19%    Arizona  11.74%  11.11%  3.15%  3.25%    Arkansas  9.91%  8.02%  3.11%  3.27%    New Mexico  10.58%  10.11%  2.70%  2.76%    Oklahoma  10.33%  9.64%  3.15%  3.16%    Texas  10.42%  8.70%  2.97%  3.13%    Galifornia  11.46%  9.18%  3.13%  3.23%    Hawaii  11.60%  6.10%  2.75%  2.95%    Oregon  10.68%  9.00%  3.11%  3.23%    Utah  9.31%  8.66%  3.14%  3.14%    Washington  10.01%  9.38%  3.35%  3.57%    Florida  11.03%  9.29%  2.92%  3.04%    Georgia  10.046%  9.05%  3.10%  3.30%    South Carolina  11.22%  9.55%  2.75%	Rates  CCd  Unsec  48Mo  60Mo  72Mo    FED STATES THWEST  10.82%  9.10%  3.09%  3.19%  3.53%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.97%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%    Texas  10.42%  8.70%  2.97%  3.13%  3.42%    ST  California  11.46%  9.18%  3.13%  3.23%  3.44%    Hawaii  11.60%  6.10%  2.75%  2.95%  3.72%    Oregon  10.68%  9.00%  3.11%  3.23%  3.41%    Utah  9.31%  8.66%  3.14%  3.14%  3.39%    Washington  10.01%  9.38%  3.35%  3.57%  3.78%    THEAST  11.03%  9.29%  2.92%<	An Rates  Classic CCd  Fxd36 Unsec  New Veh 48Mo  New Veh 60Mo  New Veh 72Mo  Used Veh 48Mo    THWEST  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%  3.21%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%  3.74%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.97%  2.82%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%    Texas  10.42%  8.70%  2.97%  3.13%  3.42%  3.19%    St	An Rates  Classic Ccd  Fxd36 Usec  New Veh 48Mo  New Veh 60Mo  Used Veh 72Wo  Used Veh 48Mo  Goldo    TED STATES THWEST  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%  3.54%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%  3.21%  3.26%    Arizona  10.82%  9.01%  2.70%  2.76%  2.97%  2.82%  2.90%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%  3.37%    Texas  10.42%  8.70%  2.97%  3.13%  3.42%  3.19%  3.31%    St  California  11.46%  9.18%  3.13%  3.23%  3.44%  3.36%  3.46%    Hawaii  11.60%  6.10%  2.75%  2.95%  3.72%  3.21%  3.41%    Oregon  10.68%  9.00%  3.11%  3.23%  3.41%  3.27%  3.42%    Utah  9.31%  8.66%  3.14%  3.14%<	In Rates  Classic Ccd  New Veh 48Mo  New Veh 60Mo  New Veh 72Mo  Used Veh 48Mo  Used Veh 60Mo  HELOC    FED STATES THWEST  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%  3.54%  4.43%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%  3.21%  3.26%  4.93%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%  3.74%  3.92%  4.82%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.97%  2.82%  2.90%  4.85%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%  3.37%  4.40%    Texas  10.42%  8.70%  2.97%  3.13%  3.23%  3.44%  3.36%  3.46%  5.13%    California  11.46%  9.18%  3.13%  3.23%  3.41%  3.24%  3.14%  5.08%    Oregon  10.68%  9.00%  3.14%  3.35%  3.72%	In Rates  Classic CCd  Fxd36 Unsec  New Veh 48Mo  New Veh 60Mo  Used Veh 72Mo  Used Veh 60Mo  HELOC  HELOC SYr    TED STATES THWEST  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%  3.54%  4.43%  5.06%    Arizona  11.74%  11.11%  3.15%  3.25%  3.59%  3.21%  3.26%  4.93%  5.54%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%  3.74%  3.92%  4.82%  5.79%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.97%  2.82%  2.90%  4.85%  5.05%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%  3.31%  3.75%  4.90%  4.67%    Texas  10.42%  8.70%  2.97%  3.13%  3.24%  3.14%  3.6%  3.44%  3.6%  3.44%  5.65%    Oregon  10.68%  9.00%  3.11%  3.23%  3.41%  3.12%	In Relies  CCd  Unsec  48Mo  60Mo  72Mo  48Mo  60Mo  PELOC  SY  FRM    TED STATES  10.82%  9.10%  3.09%  3.19%  3.53%  3.43%  3.54%  4.43%  5.06%  2.76%    Arizona  11.74%  11.11%  3.15%  3.25%  3.69%  3.21%  3.26%  4.93%  5.54%  2.62%    Arkansas  9.91%  8.02%  3.11%  3.27%  3.63%  3.74%  3.92%  4.82%  5.79%  2.77%    New Mexico  10.58%  10.11%  2.70%  2.76%  2.82%  2.90%  4.67%  2.90%    Oklahoma  10.33%  9.64%  3.15%  3.16%  3.44%  3.35%  3.37%  4.40%  6.67%  2.97%  2.82%  2.90%  4.67%  2.80%    California  11.66%  6.10%  2.75%  2.95%  3.72%  3.21%  3.41%  5.06%  2.75%    Hawaii  11.60%  9.18%  3.6

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