

# CREDIT UNION RATE SURVEY

Loan 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
<b>UNITED STATES</b>	<b>11.60%</b>	<b>9.29%</b>	<b>3.46%</b>	<b>3.58%</b>	<b>3.90%</b>	<b>3.77%</b>	<b>3.88%</b>	<b>5.61%</b>	<b>5.50%</b>	<b>3.27%</b>	<b>3.72%</b>
<b>SOUTHWEST</b>											
Arizona	12.47%	11.27%	3.69%	3.77%	4.12%	3.91%	3.97%	5.87%	5.97%	3.65%	4.20%
Arkansas	11.95%	8.69%	3.78%	3.94%	4.34%	4.37%	4.48%	6.37%	6.44%	3.35%	3.85%
New Mexico	12.10%	10.06%	3.45%	3.53%	3.78%	3.83%	3.97%	5.74%	5.46%	3.45%	3.82%
Oklahoma	11.66%	9.66%	3.68%	3.73%	4.03%	3.90%	3.94%	5.70%	5.42%	3.07%	3.57%
Texas	10.95%	8.88%	3.37%	3.52%	3.84%	3.59%	3.69%	5.88%	5.68%	3.37%	3.77%
<b>WEST</b>											
California	13.00%	9.82%	3.47%	3.61%	3.83%	3.70%	3.84%	5.94%	6.37%	3.27%	3.75%
Hawaii	10.44%	6.00%	2.81%	2.99%	3.75%	3.26%	3.45%	6.16%	6.43%	2.95%	3.50%
Oregon	11.86%	9.09%	3.52%	3.66%	3.94%	3.61%	3.76%	6.14%	6.29%	3.25%	4.18%
Utah	11.06%	9.06%	3.36%	3.37%	3.65%	3.36%	3.35%	6.70%	5.37%	3.01%	3.46%
Washington	10.32%	9.53%	3.71%	3.91%	4.08%	3.98%	4.14%	6.26%	6.20%	3.07%	3.69%
<b>SOUTHEAST</b>											
Florida	12.28%	9.37%	3.26%	3.40%	3.69%	3.65%	3.75%	5.59%	6.11%	3.14%	3.66%
Georgia	11.08%	8.39%	3.05%	3.22%	3.62%	3.53%	3.68%	5.32%	5.69%	3.36%	3.70%
Louisiana	9.80%	9.13%	3.45%	3.66%	3.96%	3.88%	3.88%	5.59%	5.59%	3.65%	3.89%
South Carolina	12.84%	9.38%	3.13%	3.21%	3.55%	3.68%	3.73%	5.39%	5.54%	3.48%	3.81%
<b>NORTHEAST</b>											
Massachusetts	13.29%	10.01%	3.56%	3.66%	4.22%	3.95%	4.07%	5.99%	4.92%	3.13%	3.68%
New Jersey	11.59%	8.44%	3.22%	3.35%	3.85%	3.56%	3.65%	6.14%	5.39%	3.12%	3.65%
New York	11.50%	7.87%	3.22%	3.34%	3.73%	3.63%	3.70%	5.56%	4.87%	3.10%	3.68%
<b>MIDWEST</b>											
Illinois	11.41%	9.39%	3.36%	3.45%	3.86%	3.76%	3.87%	5.62%	5.81%	3.25%	3.80%
Indiana	12.88%	10.04%	3.81%	3.92%	4.19%	4.18%	4.29%	5.18%	5.48%	3.29%	3.71%
Michigan	12.05%	8.98%	3.41%	3.50%	3.77%	3.54%	3.62%	5.48%	5.63%	3.29%	3.79%
Savings Rates	Drafts	Reg Svgs	MM-2.5k	MM-25k	3Mo	6Mo	1Yr	2Yr	4Yr		
<b>UNITED STATES</b>	<b>0.12%</b>	<b>0.17%</b>	<b>0.37%</b>	<b>0.51%</b>	<b>0.58%</b>	<b>0.96%</b>	<b>1.36%</b>	<b>1.59%</b>	<b>1.89%</b>		
<b>SOUTHWEST</b>											
Arizona	0.08%	0.12%	0.18%	0.39%	0.34%	0.96%	1.28%	1.64%	1.91%		
Arkansas	0.41%	0.13%	0.41%	0.64%	0.23%	0.81%	1.25%	1.53%	2.12%		
New Mexico	0.08%	0.18%	0.27%	0.38%	0.61%	0.96%	1.66%	1.90%	2.07%		
Oklahoma	0.28%	0.27%	0.55%	0.60%	1.07%	1.38%	1.58%	1.85%	2.14%		
Texas	0.10%	0.20%	0.40%	0.49%	0.65%	1.06%	1.54%	1.71%	2.00%		
<b>WEST</b>											
California	0.11%	0.18%	0.48%	0.51%	0.58%	0.90%	1.29%	1.53%	1.85%		
Hawaii	0.11%	0.16%	0.25%	0.35%	0.65%	0.93%	1.17%	1.41%	1.70%		
Oregon	0.06%	0.07%	0.19%	0.32%	0.42%	0.85%	1.16%	1.48%	1.73%		
Utah	0.08%	0.11%	0.29%	0.51%	1.02%	1.66%	1.89%	2.07%	2.26%		
Washington	0.09%	0.11%	0.23%	0.40%	0.41%	0.83%	1.36%	1.57%	1.77%		
<b>SOUTHEAST</b>											
Florida	0.20%	0.17%	0.38%	0.47%	0.52%	0.96%	1.31%	1.54%	1.88%		
Georgia	0.13%	0.24%	0.50%	0.64%	0.64%	1.01%	1.46%	1.68%	1.88%		
Louisiana	0.16%	0.21%	0.33%	0.47%	0.53%	1.22%	1.71%	1.90%	2.27%		
South Carolina	0.10%	0.15%	0.50%	0.69%	0.65%	0.86%	1.35%	1.65%	2.15%		
<b>NORTHEAST</b>											
Massachusetts	0.11%	0.14%	0.32%	0.48%	0.62%	0.90%	1.28%	1.58%	1.82%		
New Jersey	0.11%	0.23%	0.31%	0.44%	0.41%	0.67%	1.05%	1.24%	1.53%		
New York	0.14%	0.21%	0.44%	0.60%	0.65%	0.88%	1.31%	1.54%	1.88%		
<b>MIDWEST</b>											
Illinois	0.14%	0.19%	0.44%	0.62%	0.50%	0.79%	1.23%	1.49%	1.83%		
Indiana	0.14%	0.54%	0.28%	0.54%	0.31%	0.79%	1.06%	1.32%	1.64%		
Michigan	0.11%	0.12%	0.29%	0.38%	0.35%	0.80%	1.20%	1.33%	1.80%		