

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
UNITED STATES	11.44%	9.19%	3.37%	3.48%	3.81%	3.69%	3.79%	5.26%	5.39%	3.16%	3.68%
SOUTHWEST											
Arizona	12.76%	11.17%	3.64%	3.73%	4.08%	3.76%	3.80%	5.80%	6.08%	3.00%	3.41%
Arkansas	11.29%	8.64%	3.70%	3.85%	4.26%	4.26%	4.44%	5.80%	6.11%	3.50%	3.79%
New Mexico	12.10%	10.05%	3.37%	3.44%	3.68%	3.78%	3.93%	5.37%	5.29%	3.20%	3.43%
Oklahoma	11.53%	9.60%	3.52%	3.58%	3.88%	3.69%	3.73%	5.44%	4.88%	2.97%	3.43%
Texas	10.76%	8.88%	3.28%	3.41%	3.73%	3.50%	3.58%	4.75%	5.63%	3.21%	3.64%
WEST		0.0070	0.2070			212272	210270				0.01,0
California	12.66%	9.04%	3.34%	3.50%	3.70%	3.61%	3.75%	5.72%	6.46%	3.01%	3.54%
Hawaii	10.42%	6.00%	2.79%	2.97%	3.74%	3.25%	3.45%	5.87%	6.43%	3.04%	3.50%
Oregon	11.62%	8.98%	3.28%	3.41%	3.66%	3.58%	3.72%	5.53%	6.33%	3.02%	3.94%
Utah	10.73%	9.06%	3.26%	3.27%	3.54%	3.26%	3.22%	6.34%	5.23%	3.40%	3.97%
Washington	10.34%	9.39%	3.65%	3.78%	4.00%	3.85%	4.01%	6.04%	5.98%	3.09%	3.87%
SOUTHEAST	1010170	0.0070	0.0070	0.1.070		0.0070		0.0 . 70	0.0070	0.0070	0.0.70
Florida	11.87%	9.44%	3.21%	3.29%	3.59%	3.62%	3.70%	5.25%	6.17%	3.05%	3.52%
Georgia	10.95%	8.30%	2.91%	3.02%	3.36%	3.41%	3.54%	4.88%	5.84%	3.14%	3.55%
Louisiana	9.83%	9.14%	3.40%	3.59%	3.90%	3.83%	3.83%	5.15%	5.15%	3.42%	3.61%
South Carolina	12.55%	9.49%	3.01%	3.10%	3.41%	3.52%	3.54%	5.09%	6.05%	3.22%	3.55%
NORTHEAST	12.0070	3.4370	3.0170	3.1070	3.4170	0.0270	3.5470	3.0370	0.0570	J.ZZ /0	3.3370
Massachusetts	12.81%	9.97%	3.51%	3.61%	4.21%	3.84%	3.94%	5.22%	4.81%	3.20%	3.68%
New Jersey	11.11%	8.59%	3.14%	3.29%	3.87%	3.45%	3.58%	5.91%	5.22%	3.10%	3.58%
New York	11.16%	7.74%	3.11%	3.20%	3.63%	3.53%	3.64%	4.90%	4.67%	3.11%	3.57%
MIDWEST											
Illinois	11.68%	9.18%	3.16%	3.24%	3.68%	3.58%	3.65%	5.20%	5.63%	3.18%	3.81%
Indiana	12.50%	10.25%	3.66%	3.76%	4.07%	4.03%	4.14%	4.70%	5.46%	3.31%	4.11%
Michigan	11.41%	9.02%	3.34%	3.43%	3.72%	3.48%	3.55%	5.45%	5.50%	3.04%	3.47%
Savings Rates	Drafts	Reg Svgs	MM-2.5k	MM-25k	3Мо	6Мо	1Yr	2Yr	4Yr		
UNITED STATES	0.12%	0.17%	0.32%	44.00%	0.42%	0.67%	0.95%	1.15%	1.40%		
SOUTHWEST											
Arizona	0.08%	0.11%	0.19%	0.39%	0.34%	0.83%	1.10%	1.36%	1.55%		
Arkansas	0.27%	0.400/									
New Mexico		0.10%	0.33%	0.54%	0.37%	0.67%	0.86%	1.03%	1.28%		
		0.10%	0.33% 0.24%	0.54% 0.35%	0.37% 0.43%	0.67% 0.72%	0.86% 1.21%	1.03% 1.40%			
Oklahoma	0.09%	0.17%	0.24%	0.35%	0.43%	0.72%	1.21%	1.40%	1.60%		
Oklahoma Texas	0.09% 0.17%	0.17% 0.23%	0.24% 0.56%	0.35% 0.49%	0.43% 0.65%	0.72% 0.87%	1.21% 1.02%	1.40% 1.21%	1.60% 1.40%		
Oklahoma Texas WEST	0.09%	0.17%	0.24%	0.35%	0.43%	0.72%	1.21%	1.40%	1.60%		
Texas	0.09% 0.17%	0.17% 0.23%	0.24% 0.56%	0.35% 0.49%	0.43% 0.65%	0.72% 0.87%	1.21% 1.02%	1.40% 1.21%	1.60% 1.40%		
Texas WEST	0.09% 0.17% 0.10%	0.17% 0.23% 0.19%	0.24% 0.56% 0.37%	0.35% 0.49% 0.44%	0.43% 0.65% 0.48%	0.72% 0.87% 0.81%	1.21% 1.02% 1.15%	1.40% 1.21% 1.32%	1.60% 1.40% 1.57%		
Texas WEST California	0.09% 0.17% 0.10% 0.09%	0.17% 0.23% 0.19% 0.16%	0.24% 0.56% 0.37% 0.36%	0.35% 0.49% 0.44%	0.43% 0.65% 0.48%	0.72% 0.87% 0.81% 0.71%	1.21% 1.02% 1.15% 1.01%	1.40% 1.21% 1.32%	1.60% 1.40% 1.57% 1.51%		
Texas WEST California Hawaii	0.09% 0.17% 0.10% 0.09% 0.11% 0.06%	0.17% 0.23% 0.19% 0.16% 0.16% 0.07%	0.24% 0.56% 0.37% 0.36% 0.23%	0.35% 0.49% 0.44% 0.41% 0.33% 0.29%	0.43% 0.65% 0.48% 0.46% 0.62%	0.72% 0.87% 0.81% 0.71% 0.86% 0.60%	1.21% 1.02% 1.15% 1.01% 1.09%	1.40% 1.21% 1.32% 1.21% 1.30% 1.07%	1.60% 1.40% 1.57% 1.51% 1.58% 1.30%		
Texas WEST California Hawaii Oregon Utah	0.09% 0.17% 0.10% 0.09% 0.11% 0.06% 0.07%	0.17% 0.23% 0.19% 0.16% 0.16% 0.07% 0.10%	0.24% 0.56% 0.37% 0.36% 0.23% 0.16% 0.22%	0.35% 0.49% 0.44% 0.41% 0.33% 0.29% 0.42%	0.43% 0.65% 0.48% 0.46% 0.62% 0.34% 0.53%	0.72% 0.87% 0.81% 0.71% 0.86% 0.60% 0.66%	1.21% 1.02% 1.15% 1.01% 1.09% 0.84% 0.79%	1.40% 1.21% 1.32% 1.21% 1.30% 1.07% 1.05%	1.60% 1.40% 1.57% 1.51% 1.58% 1.30% 1.36%		
Texas WEST California Hawaii Oregon Utah Washington	0.09% 0.17% 0.10% 0.09% 0.11% 0.06%	0.17% 0.23% 0.19% 0.16% 0.16% 0.07%	0.24% 0.56% 0.37% 0.36% 0.23% 0.16%	0.35% 0.49% 0.44% 0.41% 0.33% 0.29%	0.43% 0.65% 0.48% 0.46% 0.62% 0.34%	0.72% 0.87% 0.81% 0.71% 0.86% 0.60%	1.21% 1.02% 1.15% 1.01% 1.09% 0.84%	1.40% 1.21% 1.32% 1.21% 1.30% 1.07%	1.60% 1.40% 1.57% 1.51% 1.58% 1.30%		
Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST	0.09% 0.17% 0.10% 0.09% 0.11% 0.06% 0.07% 0.11%	0.17% 0.23% 0.19% 0.16% 0.16% 0.07% 0.10% 0.12%	0.24% 0.56% 0.37% 0.36% 0.23% 0.16% 0.22% 0.22%	0.35% 0.49% 0.44% 0.33% 0.29% 0.42% 0.36%	0.43% 0.65% 0.48% 0.46% 0.62% 0.34% 0.53% 0.30%	0.72% 0.87% 0.81% 0.71% 0.86% 0.60% 0.66% 0.53%	1.21% 1.02% 1.15% 1.01% 1.09% 0.84% 0.79% 0.87%	1.40% 1.21% 1.32% 1.21% 1.30% 1.07% 1.05% 1.02%	1.60% 1.40% 1.57% 1.51% 1.58% 1.30% 1.36% 1.19%		
Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST Florida	0.09% 0.17% 0.10% 0.09% 0.11% 0.06% 0.11% 0.13%	0.17% 0.23% 0.19% 0.16% 0.16% 0.07% 0.10% 0.12%	0.24% 0.56% 0.37% 0.36% 0.23% 0.16% 0.22% 0.22%	0.35% 0.49% 0.44% 0.33% 0.29% 0.42% 0.36%	0.43% 0.65% 0.48% 0.46% 0.62% 0.34% 0.53% 0.30%	0.72% 0.87% 0.81% 0.71% 0.86% 0.60% 0.66% 0.53%	1.21% 1.02% 1.15% 1.01% 1.09% 0.84% 0.79% 0.87%	1.40% 1.21% 1.32% 1.21% 1.30% 1.07% 1.05% 1.05%	1.60% 1.40% 1.57% 1.51% 1.58% 1.30% 1.36% 1.19%		
Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST Florida Georgia	0.09% 0.17% 0.10% 0.09% 0.11% 0.06% 0.07% 0.11% 0.13% 0.12%	0.17% 0.23% 0.19% 0.16% 0.16% 0.07% 0.10% 0.12% 0.15% 0.23%	0.24% 0.56% 0.37% 0.36% 0.23% 0.16% 0.22% 0.22% 0.27% 0.45%	0.35% 0.49% 0.44% 0.33% 0.29% 0.42% 0.36% 0.33% 0.59%	0.43% 0.65% 0.48% 0.46% 0.62% 0.34% 0.53% 0.30% 0.36% 0.50%	0.72% 0.87% 0.81% 0.71% 0.86% 0.60% 0.66% 0.53% 0.62% 0.79%	1.21% 1.02% 1.15% 1.01% 1.09% 0.84% 0.79% 0.87% 0.86% 1.16%	1.40% 1.21% 1.32% 1.21% 1.30% 1.07% 1.05% 1.02%	1.60% 1.40% 1.57% 1.51% 1.58% 1.30% 1.36% 1.19% 1.30% 1.45%		
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Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST Florida Georgia Louisiana South Carolina NORTHEAST Massachusetts New Jersey New York	0.09% 0.17% 0.10% 0.09% 0.11% 0.06% 0.07% 0.11% 0.13% 0.12% 0.17% 0.09%	0.17% 0.23% 0.19% 0.16% 0.16% 0.07% 0.10% 0.12% 0.15% 0.23% 0.21% 0.16%	0.24% 0.56% 0.37% 0.36% 0.23% 0.16% 0.22% 0.22% 0.45% 0.33% 0.41%	0.35% 0.49% 0.44% 0.41% 0.33% 0.29% 0.42% 0.36% 0.59% 0.47% 0.57%	0.43% 0.65% 0.48% 0.46% 0.62% 0.34% 0.53% 0.30% 0.36% 0.50% 0.40%	0.72% 0.87% 0.81% 0.71% 0.86% 0.60% 0.66% 0.53% 0.62% 0.79% 0.92% 0.57%	1.21% 1.02% 1.15% 1.01% 1.09% 0.84% 0.79% 0.87% 0.86% 1.16% 1.30% 0.87%	1.40% 1.21% 1.32% 1.21% 1.30% 1.07% 1.05% 1.02% 1.05% 1.30% 1.47% 1.08%	1.60% 1.40% 1.57% 1.51% 1.58% 1.30% 1.36% 1.19% 1.45% 1.45%		
Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST Florida Georgia Louisiana South Carolina NORTHEAST Massachusetts New Jersey New York MIDWEST	0.09% 0.17% 0.10% 0.09% 0.11% 0.06% 0.07% 0.11% 0.12% 0.17% 0.09% 0.11% 0.11%	0.17% 0.23% 0.19% 0.16% 0.16% 0.07% 0.10% 0.12% 0.23% 0.21% 0.16% 0.22% 0.19%	0.24% 0.56% 0.37% 0.36% 0.23% 0.16% 0.22% 0.22% 0.27% 0.45% 0.33% 0.41% 0.27% 0.29% 0.33%	0.35% 0.49% 0.44% 0.41% 0.33% 0.29% 0.42% 0.36% 0.59% 0.47% 0.57% 0.43% 0.40% 0.45%	0.43% 0.65% 0.48% 0.46% 0.62% 0.34% 0.53% 0.30% 0.36% 0.50% 0.37% 0.40% 0.44%	0.72% 0.87% 0.81% 0.71% 0.86% 0.60% 0.66% 0.53% 0.62% 0.79% 0.92% 0.57% 0.67% 0.56% 0.59%	1.21% 1.02% 1.15% 1.01% 1.09% 0.84% 0.79% 0.87% 0.86% 1.16% 1.30% 0.87% 0.95% 0.81% 0.87%	1.40% 1.21% 1.32% 1.21% 1.30% 1.07% 1.05% 1.02% 1.05% 1.30% 1.47% 1.08% 1.00% 1.07%	1.60% 1.40% 1.57% 1.51% 1.58% 1.30% 1.36% 1.19% 1.45% 1.45% 1.45% 1.26% 1.32%		
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