

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 SOUTHWEST	10.91%	9.09%	3.20%	3.31%	3.64%	3.54%	3.65%	4.56%	5.13%	2.99%	3.42%
Arizona	11.82%	11.10%	3.54%	3.63%	3.88%	3.55%	3.59%	5.14%	5.42%	2.93%	3.61%
Arkansas	9.55%	8.04%	3.26%	3.43%	3.78%	3.79%	3.98%	4.57%	5.79%	3.00%	3.47%
New Mexico	11.14%	10.03%	2.96%	3.02%	3.22%	3.25%	3.32%	4.85%	5.07%	3.34%	3.61%
Oklahoma	10.24%	9.63%	3.18%	3.21%	3.51%	3.37%	3.44%	4.54%	4.66%	2.82%	3.30%
Texas	10.74%	8.73%	3.02%	3.17%	3.46%	3.23%	3.36%	4.36%	4.35%	3.10%	3.48%
WEST											
California	11.62%	9.29%	3.24%	3.38%	3.58%	3.47%	3.61%	4.93%	5.91%	3.03%	3.57%
Hawaii	11.87%	6.14%	2.75%	2.94%	3.69%	3.25%	3.43%	5.35%	3.82%	2.56%	3.09%
Oregon	10.81%	9.00%	3.17%	3.30%	3.54%	3.47%	3.61%	4.66%	5.55%	2.93%	4.32%
Utah	9.30%	8.77%	3.33%	3.33%	3.61%	3.33%	3.30%	5.58%	5.07%	2.61%	3.08%
Washington SOUTHEAST	10.49%	9.20%	3.47%	3.67%	3.90%	3.69%	3.92%	5.26%	5.81%	2.74%	3.35%
Florida	11.65%	9.26%	3.05%	3.16%	3.44%	3.45%	3.53%	4.58%	5.55%	3.02%	2 /00/
											3.49%
Georgia	10.30%	8.30%	2.68%	2.86%	3.21%	3.33%	3.49%	4.53%	5.05%	2.95%	3.32%
Louisiana	9.81%	8.99%	3.11%	3.29%	3.61%	3.51%	3.51%	4.73%	4.73%	3.25%	3.58%
South Carolina NORTHEAST	11.30%	9.53%	2.90%	2.99%	3.32%	3.44%	3.61%	4.59%	5.37%	3.14%	3.53%
Massachusetts	13.01%	9.63%	3.46%	3.55%	4.12%	3.89%	4.02%	4.67%	4.65%	3.04%	3.53%
New Jersey	10.69%	8.77%	3.10%	3.21%	3.79%	3.36%	3.45%	4.82%	4.88%	2.95%	3.43%
New York MIDWEST	10.44%	7.37%	3.01%	3.12%	3.53%	3.49%	3.60%	4.26%	4.53%	2.94%	3.36%
Illinois	11.43%	8.88%	2.86%	2.93%	3.43%	3.38%	3.46%	4.67%	5.44%	2.80%	3.38%
Indiana	12.21%	10.18%	3.48%	3.56%	3.94%	3.86%	3.96%	4.11%	5.28%	2.83%	3.36%
Michigan	10.83%	9.01%	3.40%	3.19%	3.48%	3.29%	3.36%	4.51%	5.17%	2.79%	3.29%
	10.03 /6	Reg	3.1070	3.1970	3.40 /0	3.2976	3.30 /0			2.1970	3.29 /0
Savings Rates	Drafts	Svgs	MM-2.5k	MM-25k	3Мо	6Мо	1Yr	2Yr	4Yr		
UNITED STATES SOUTHWEST	0.10%	0.13%	0.25%	0.33%	0.30%	0.49%	0.71%	0.89%	1.11%		
Arizona	0.09%	0.10%	0.14%	0.070/	0.25%						
Arkansas				U.Z/%		0.57%	0.77%	0.96%	1.16%		
New Mexico	0.21%	0.10%		0.27% 0.39%		0.57% 0.47%	0.77% 0.69%	0.96% 0.80%	1.16% 0.97%		
	0.21%	0.10% 0.15%	0.26%	0.39%	0.25%	0.47%	0.69%	0.80%	0.97%		
Oklahoma	0.09%	0.15%	0.26% 0.21%	0.39% 0.31%	0.25% 0.37%	0.47% 0.55%	0.69% 1.02%	0.80% 1.20%	0.97% 1.41%		
Oklahoma Texas	0.09% 0.15%	0.15% 0.17%	0.26% 0.21% 0.48%	0.39% 0.31% 0.37%	0.25% 0.37% 0.59%	0.47% 0.55% 0.74%	0.69% 1.02% 0.87%	0.80% 1.20% 1.00%	0.97% 1.41% 1.19%		
Texas	0.09%	0.15%	0.26% 0.21%	0.39% 0.31%	0.25% 0.37%	0.47% 0.55%	0.69% 1.02%	0.80% 1.20%	0.97% 1.41%		
Texas WEST	0.09% 0.15%	0.15% 0.17%	0.26% 0.21% 0.48% 0.32%	0.39% 0.31% 0.37% 0.38%	0.25% 0.37% 0.59% 0.37%	0.47% 0.55% 0.74% 0.61%	0.69% 1.02% 0.87% 0.87%	0.80% 1.20% 1.00% 1.02%	0.97% 1.41% 1.19% 1.23%		
Texas WEST California	0.09% 0.15% 0.08%	0.15% 0.17% 0.16% 0.11%	0.26% 0.21% 0.48% 0.32%	0.39% 0.31% 0.37% 0.38%	0.25% 0.37% 0.59% 0.37%	0.47% 0.55% 0.74% 0.61%	0.69% 1.02% 0.87% 0.87%	0.80% 1.20% 1.00% 1.02%	0.97% 1.41% 1.19% 1.23%		
Texas WEST California Hawaii	0.09% 0.15% 0.08% 0.08% 0.09%	0.15% 0.17% 0.16% 0.11% 0.13%	0.26% 0.21% 0.48% 0.32% 0.33% 0.18%	0.39% 0.31% 0.37% 0.38% 0.36% 0.25%	0.25% 0.37% 0.59% 0.37% 0.31% 0.39%	0.47% 0.55% 0.74% 0.61% 0.54% 0.54%	0.69% 1.02% 0.87% 0.87% 0.80% 0.76%	0.80% 1.20% 1.00% 1.02% 1.01% 0.89%	0.97% 1.41% 1.19% 1.23% 1.27% 1.04%		
Texas WEST California Hawaii Oregon	0.09% 0.15% 0.08% 0.08% 0.09% 0.05%	0.15% 0.17% 0.16% 0.11% 0.13% 0.06%	0.26% 0.21% 0.48% 0.32% 0.33% 0.18% 0.13%	0.39% 0.31% 0.37% 0.38% 0.36% 0.25% 0.19%	0.25% 0.37% 0.59% 0.37% 0.31% 0.39% 0.22%	0.47% 0.55% 0.74% 0.61% 0.54% 0.54% 0.36%	0.69% 1.02% 0.87% 0.87% 0.80% 0.76% 0.53%	0.80% 1.20% 1.00% 1.02% 1.01% 0.89% 0.70%	0.97% 1.41% 1.19% 1.23% 1.27% 1.04% 0.90%		
Texas WEST California Hawaii Oregon Utah	0.09% 0.15% 0.08% 0.08% 0.09% 0.05% 0.06%	0.15% 0.17% 0.16% 0.11% 0.13% 0.06% 0.10%	0.26% 0.21% 0.48% 0.32% 0.33% 0.18% 0.13% 0.16%	0.39% 0.31% 0.37% 0.38% 0.36% 0.25% 0.19% 0.30%	0.25% 0.37% 0.59% 0.37% 0.31% 0.39% 0.22% 0.32%	0.47% 0.55% 0.74% 0.61% 0.54% 0.54% 0.36% 0.49%	0.69% 1.02% 0.87% 0.87% 0.80% 0.76% 0.53% 0.60%	0.80% 1.20% 1.00% 1.02% 1.01% 0.89% 0.70% 0.89%	0.97% 1.41% 1.19% 1.23% 1.27% 1.04% 0.90% 1.19%		
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