

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	10.90%	9.00%	3.01%	3.12%	3.46%	3.35%	3.46%	4.40%	5.06%	2.72%	3.10%
SOUTHWEST											
Arizona	11.78%	11.18%	3.13%	3.24%	3.55%	3.21%	3.29%	5.25%	5.87%	2.58%	3.19%
Arkansas	9.75%	8.18%	3.07%	3.22%	3.58%	3.68%	3.87%	4.59%	5.67%	2.73%	3.02%
New Mexico	10.84%	10.07%	2.63%	2.69%	2.90%	2.83%	2.91%	4.86%	5.01%	3.02%	3.29%
Oklahoma	10.33%	9.42%	3.12%	3.14%	3.42%	3.44%	3.48%	4.44%	4.64%	2.72%	3.23%
Texas	10.72%	8.56%	2.89%	3.03%	3.35%	3.11%	3.20%	4.55%	4.96%	2.78%	3.20%
WEST											
California	11.48%	9.13%	3.06%	3.16%	3.39%	3.31%	3.40%	4.78%	5.72%	2.70%	3.08%
Hawaii	11.92%	6.04%	2.75%	2.94%	3.69%	3.24%	3.42%	5.04%	5.50%	2.29%	2.87%
Oregon	10.70%	8.92%	3.06%	3.18%	3.40%	3.21%	3.34%	4.77%	5.47%	2.79%	3.50%
Utah	9.31%	8.63%	2.97%	2.97%	3.45%	2.97%	2.91%	5.76%	5.32%	2.13%	2.59%
Washington	10.15%	9.09%	3.05%	3.27%	3.44%	3.29%	3.50%	4.89%	5.65%	2.46%	3.05%
SOUTHEAST											
Florida	11.23%	9.16%	2.93%	3.05%	3.33%	3.33%	3.41%	4.68%	5.37%	2.63%	3.11%
Georgia	10.35%	8.04%	2.37%	2.52%	2.85%	3.02%	3.15%	4.37%	5.02%	2.69%	3.07%
Louisiana	10.31%	8.88%	3.17%	3.36%	3.66%	3.62%	3.62%	4.58%	4.58%	3.01%	3.37%
South Carolina	11.20%	9.43%	2.63%	2.72%	3.09%	3.21%	3.46%	4.36%	4.87%	2.84%	3.11%
NORTHEAST											
Massachusetts	12.30%	9.63%	3.36%	3.44%	4.00%	3.70%	3.80%	4.62%	4.73%	2.81%	3.20%
New Jersey	10.89%	8.94%	2.93%	3.10%	3.58%	3.25%	3.41%	4.59%	4.77%	2.88%	3.32%
New York	10.23%	7.44%	2.86%	2.96%	3.40%	3.50%	3.61%	4.10%	4.51%	2.78%	3.17%
MIDWEST											
Illinois	11.40%	8.91%	2.69%	2.78%	3.28%	3.28%	3.30%	4.29%	5.13%	2.71%	3.21%
Indiana	11.40%	10.06%	3.25%	3.37%	3.65%	3.70%	3.81%	3.99%	5.19%	2.64%	3.08%
Michigan	11.06%	8.93%	2.91%	2.99%	3.37%	3.04%	3.11%	4.37%	5.04%	2.58%	3.02%
Savings Rates	Drafts	Reg Svgs	MM-2.5k	MM-25k	3Mo	6Mo	1Yr	2Yr	4Yr		
UNITED STATES	0.09%	0.11%	0.18%	0.24%	0.21%	0.32%	0.47%	0.61%	0.80%		
SOUTHWEST											
Arizona	0.05%	0.07%	0.09%	0.17%	0.18%	0.33%	0.46%	0.60%	0.82%		
Arkansas	0.10%	0.08%	0.20%	0.26%	0.17%	0.37%	0.51%	0.63%	0.72%		
New Mexico	0.08%	0.13%	0.15%	0.25%	0.26%	0.38%	0.64%	0.82%	1.06%		
Oklahoma	0.13%	0.15%	0.47%	0.34%	0.50%	0.60%	0.70%	0.81%	0.99%		
Texas	0.08%	0.14%	0.24%	0.28%	0.25%	0.39%	0.56%	0.70%	0.88%		
WEST											
California	0.07%	0.09%	0.21%	0.22%	0.21%	0.34%	0.51%	0.69%	0.90%		
Hawaii	0.08%	0.11%	0.15%	0.20%	0.31%	0.33%	0.50%	0.56%	0.68%		
Oregon	0.04%	0.05%	0.08%	0.12%	0.13%	0.19%	0.28%	0.39%	0.55%		
Utah	0.13%	0.06%	0.07%	0.13%	0.23%	0.28%	0.38%	0.48%	0.73%		
Washington	0.09%	0.07%	0.12%	0.18%	0.16%	0.25%	0.36%	0.46%	0.62%		
SOUTHEAST											
Florida	0.11%	0.09%	0.15%	0.19%	0.19%	0.29%	0.40%	0.55%	0.78%		
Georgia	0.10%	0.14%	0.23%	0.31%	0.22%	0.40%	0.59%	0.76%	0.94%		
Louisiana	0.18%	0.17%	0.19%	0.28%	0.25%	0.46%	0.62%	0.78%	1.04%		
South Carolina	0.06%	0.11%	0.17%	0.28%	0.18%	0.30%	0.45%	0.57%	0.86%		
NORTHEAST											
Massachusetts	0.07%	0.10%	0.15%	0.23%	0.19%	0.30%	0.45%	0.62%	0.79%		
New Jersey	0.08%	0.13%	0.16%	0.23%	0.21%	0.28%	0.40%	0.52%	0.70%		
New York	0.11%	0.11%	0.19%	0.26%	0.24%	0.29%	0.45%	0.57%	0.76%		
MIDWEST											
Illinois	0.08%	0.10%	0.15%	0.24%	0.21%	0.29%	0.42%	0.55%	0.74%		
Indiana	0.08%	0.22%	0.13%	0.22%	0.13%	0.26%	0.37%	0.50%	0.74%		
Michigan	0.08%	0.09%	0.14%	0.20%	0.16%	0.26%	0.40%	0.55%	0.83%		