

## CREDIT UNION RATE SURVEY

Load Instates  Ccd  Unsec  48Mo  60Mo  72Mo  48Mo  60Mo  PELOS  PELOS <t< th=""><th>15Yr 30Yr</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>	15Yr 30Yr										
UNITED STATES  10.83%  8.91%  2.83%  2.93%  3.27%  3.16%  3.27%  4.32%  4.96%    Arizona  12.26%  11.18%  2.91%  3.01%  3.32%  3.04%  3.13%  4.68%  5.43%  2    Arkansas  9.69%  8.17%  2.91%  3.07%  3.44%  3.32%  3.04%  3.13%  4.68%  5.43%  2    Oklahoma  10.45%  9.93%  2.95%  2.65%  2.88%  3.09%  3.12%  4.30%  4.18%  1.75%  4.75%  4.75%  4.75%  4.75%  4.75%  4.75%  4.75%  2.85%  2.96%  3.10%  3.25%  4.86%  5.65%  5.86%  1.96%  3.26%  4.86%  5.65%  5.86%  1.96%  3.26%  3.26%  4.86%  5.65%  4.86%  5.65%  3.10%  3.25%  4.86%  5.65%  3.65%  3.26%  3.26%  3.26%  3.65%  5.23%  3.65%  3.21%  4.36%  5.65%  5.65% <td< th=""><th>FRM FRM</th><th>HE 5Yr</th><th>HELOC</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>Loan Rates</th></td<>	FRM FRM	HE 5Yr	HELOC								Loan Rates
Arkansas  9.69%  8.17%  2.91%  3.07%  3.48%  3.36%  3.54%  4.28%  4.72%  2    New Mexico  11.04%  9.90%  2.69%  2.66%  2.68%  2.66%  2.68%  3.12%  4.51%  4.30%  4.18%  7    Texas  10.60%  8.46%  2.69%  2.84%  3.16%  2.28%  3.01%  4.60%  4.95%  2    WEST  Calitornia  12.71%  6.12%  2.46%  3.19%  3.10%  3.25%  4.88%  5.86%  2.98%  3.11%  2.98%  3.11%  2.98%  3.12%  4.36%  4.98%  5.60%  5.28%  2.98%  3.26%  3.21%  3.40%  4.88%  5.49%  2.98%  3.26%  3.21%  3.40%  4.89%  5.49%  2.66%  2.66%  2.76%  3.26%  3.26%  3.28%  4.00%  4.49%  2.66%  2.76%  3.16%  3.22%  4.41%  4.41%  4.41%  4.41%  4.41%  4.41%  4.41% <td>.65% 3.16%</td> <td>4.96%</td> <td>4.32%</td> <td>3.27%</td> <td>3.16%</td> <td>3.27%</td> <td>2.93%</td> <td>2.83%</td> <td>8.91%</td> <td>10.83%</td> <td></td>	.65% 3.16%	4.96%	4.32%	3.27%	3.16%	3.27%	2.93%	2.83%	8.91%	10.83%	
New Mexico  11.04%  9.90%  2.59%  2.65%  2.88%  2.66%  2.83%  4.51%  4.76%  2    Oktahoma  10.45%  9.93%  2.93%  2.26%  3.16%  3.09%  3.02%  4.60%  4.80%  5.60%  5.60%  5.20%  2.04%  3.14%  2.88%  2.88%  2.88%  2.88%  2.88%  2.88%  3.26%  3.26%  3.20%  4.89%  5.48%  5.80%  5.28%  2.88%  3.26%  3.26%  3.26%  3.26%  3.26%  3.26%  3.26%  3.26%  3.26%  3.26%  3.27%  4.41%  4.49%  5.80%  2.85%  2.26%  2.70%  <	.45% 3.14%	5.43%	4.68%	3.13%	3.04%	3.32%	3.01%	2.91%	11.18%	12.26%	Arizona
New Mexico  11.04%  9.90%  2.59%  2.65%  2.88%  2.66%  2.83%  4.51%  4.76%  2    Texas  10.05%  8.46%  2.69%  2.18%  3.01%  4.60%  5.60%  5.20%  2.20%  3.26%  3.26%  3.20%  3.26%  3.40%  4.89%  5.49%  3.60%  3.26%  3.60%  3.60%  3.60%  3.23%  3.40%  4.30%  5.23%  2.60%  2.70%  3.60%  3.22%	.80% 3.06%	4.72%	4.28%	3.54%	3.36%	3.48%	3.07%	2.91%	8.17%	9.69%	Arkansas
Oklahoma  10.45%  9.93%  2.93%  2.95%  3.15%  3.09%  3.12%  4.30%  4.18%  2    Texas  10.60%  8.46%  2.69%  2.44%  3.16%  2.28%  3.09%  3.12%  4.30%  4.18%  2    Gallornia  11.26%  9.25%  2.86%  2.96%  3.19%  3.10%  3.28%  3.46%  4.99%  5.86%  2    Hawaii  12.71%  6.12%  2.74%  2.98%  3.17%  2.89%  3.46%  4.99%  5.28%  2.99%  3.14%  2.89%  3.69%  3.28%  3.46%  4.99%  5.23%  2.00%  5.23%  2.00%  5.23%  2.00%  5.23%  2.00%  5.23%  2.00%  5.23%  2.00%  3.04%  3.06%  3.26%  3.26%  3.38%  4.00%  4.49%  2.00%  2.03%  3.04%  4.00%  4.41%  4.41%  4.41%  4.41%  4.41%  4.41%  4.41%  4.41%  4.41%  4.10%  4.10%	.61% 3.16%										
Texas  10.60%  8.46%  2.69%  2.84%  3.16%  2.88%  3.01%  4.60%  4.95%  2    California  11.26%  9.25%  2.86%  2.96%  3.19%  3.10%  3.25%  4.88%  5.86%  2    Hawaii  12.71%  6.12%  2.74%  2.94%  3.69%  3.28%  3.46%  4.98%  5.50%  2    Oregon  10.63%  8.74%  2.88%  2.89%  3.17%  2.99%  3.12%  436%  4.86%  5.28%  2  2.89%  3.26%  3.28%  3.40%  4.98%  5.49%  2  5.00%  5.28%  2  5.00%  5.28%  2  5.00%  5.28%  2  5.00%  5.28%  2  5.00%  2.89%  3.26%  3.26%  3.36%  4.00%  4.49%  2  5.00%  2.66%  2.76%  3.16%  3.22%  3.35%  4.11%  5.40%  2  5.40%  2.66%  2.76%  3.16%  3.21%  4.81% <td< td=""><td>.72% 3.29%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	.72% 3.29%										
WEST Galifornia  11.26%  9.25%  2.86%  2.96%  3.19%  3.25%  4.88%  5.86%  7. 4.88%  5.86%  7. 5.00  7.00	.71% 3.26%										
California  11.26%  9.25%  2.86%  2.96%  3.19%  3.10%  3.25%  4.88%  5.86%  2.96%    Hawaii  12.71%  6.12%  2.74%  2.94%  3.69%  3.28%  3.46%  4.98%  5.80%  2.98%  3.17%  2.99%  3.12%  4.36%  6.80%  2.98%  3.17%  2.99%  3.12%  4.36%  6.80%  2.98%  3.14%  2.88%  2.98%  3.14%  2.88%  2.98%  3.26%  3.21%  4.89%  5.80%  5.23%  2.99%  3.14%  2.88%  3.08%  3.26%  3.21%  4.49%  4.49%  2.93%  2.66%  2.70%  2.93%  3.04%  4.06%  4.49%  2.50%  2.70%  2.93%  3.04%  4.06%  4.49%  2.50%  2.70%  3.46%  3.52%  4.41%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%  4.16%											
Oregon  10.63%  8.74%  2.85%  2.98%  3.17%  2.99%  3.12%  4.36%  4.81%  2    Washington  8.91%  8.59%  2.88%  3.08%  3.26%  3.28%  5.80%  5.28%  2  5.00%  5.28%  2  5.00%  5.28%  2  5.00%  5.28%  2  5.00%  3.26%  3.21%  4.81%  4.61%  5.0%  3.16%  3.22%  3.39%  5.26%  2.76%  3.16%  3.22%  3.39%  5.07%  3.01%	.61% 3.11%	5.86%	4.88%	3.25%	3.10%	3.19%	2.96%	2.86%	9.25%	11.26%	
Utah  8.91%  8.59%  2.88%  2.89%  3.14%  2.88%  2.88%  3.08%  3.26%  3.21%  3.40%  4.89%  5.49%  5.49%    SOUTHEAST	.37% 2.94%	5.50%	4.98%	3.46%	3.28%	3.69%	2.94%	2.74%	6.12%	12.71%	Hawaii
Washington SOUTHEAST  10.02%  9.01%  2.88%  3.08%  3.26%  3.21%  3.40%  4.89%  5.49%  2. 5.49%    Florida  10.71%  9.27%  2.88%  2.98%  3.28%  3.26%  3.38%  4.30%  5.23%  2. 5.28%  2.36%  2.70%  2.93%  3.04%  4.06%  4.49%  2. 5.28%  2.36%  2.70%  2.93%  3.04%  4.06%  4.49%  2. 5.28%  2.26%  2.36%  2.70%  3.16%  3.52%  4.41%  5.40%  2. 5.40%  2. 5.40%  2.66%  2.76%  3.16%  3.23%  3.34%  4.77%  4.69%  2. 5.40%  2.66%  2.76%  3.16%  3.24%  4.81%  4.61%  2. 5.40%  2.80%  2.97%  3.46%  3.06%  3.21%  4.81%  4.61%  2. 5.41%  3.16%  3.24%  4.30%  5.12%  1. 1.0126%  9.73%  3.01%  3.13%  3.45%  3.35%  3.99%  5.07%  3. 5.04%  3.06%  0.15%  0.26%  0.43%	.47% 3.45%	4.81%	4.36%	3.12%	2.99%	3.17%	2.98%	2.85%	8.74%	10.63%	Oregon
SOUTHEAST  Image: constraint of the second seco	.45% 3.15%	5.28%	5.80%	2.89%	2.88%	3.14%	2.89%	2.88%	8.59%	8.91%	Utah
Georgia  10.34%  7.85%  2.28%  2.36%  2.70%  2.93%  3.04%  4.06%  4.49%  2.28%    Louisiana  9.78%  8.91%  3.06%  3.23%  3.49%  3.52%  3.52%  4.41%  4.61%  3.06%  3.23%  3.34%  4.77%  4.69%  2.65%  2.76%  3.16%  3.24%  4.81%  4.61%  2.33%  3.35%  3.97%  4.33%  5.12%  1.4126%  9.73%  3.01%  3.16%  3.24%  4.30%  5.12%  2.55%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2.55%  2.74%  3.10%	.59% 3.27%	5.49%	4.89%	3.40%	3.21%	3.26%	3.08%	2.88%	9.01%	10.02%	
Louisiana  9.78%  8.91%  3.06%  3.23%  3.49%  3.52%  3.52%  4.41%  4.41%  4.41%    NORTHEAST  10.79%  9.12%  2.66%  2.76%  3.16%  3.32%  4.41%  5.40%  2.66%  2.76%  3.16%  3.32%  4.41%  5.40%  2.66%  2.76%  3.16%  3.23%  3.34%  4.77%  4.69%  2.66%  2.76%  3.16%  3.21%  4.81%  4.61%  2.65%  2.76%  3.16%  3.22%  3.35%  3.97%  4.33%  2.65%  2.76%  3.16%  3.24%  4.81%  4.61%  2.65%  2.76%  3.16%  3.24%  4.30%  5.12%  2.65%  2.76%  3.16%  3.24%  4.30%  5.12%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2.65%  2.74%  3.10%  2.77%  2.86%  0.68%  0.67%  0.68%  0.68%	.63% 3.19%	5.23%	4.30%	3.38%	3.26%	3.28%	2.98%	2.88%	9.27%	10.71%	Florida
South Carolina NORTHEAST  10.79%  9.12%  2.66%  2.76%  3.16%  3.16%  3.32%  4.18%  5.40%  2. 3.34%    Massachusetts  12.56%  9.55%  3.01%  3.11%  3.68%  3.23%  3.34%  4.77%  4.69%  1    New Jersey  10.96%  8.89%  2.80%  2.97%  3.46%  3.06%  3.21%  4.81%  4.61%  2    New York  10.24%  7.34%  2.65%  2.76%  3.16%  3.22%  3.35%  3.97%  4.33%  2    Illinois  11.48%  8.74%  2.63%  2.70%  3.20%  3.16%  3.24%  4.30%  5.12%  2    Michigan  11.05%  8.82%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2    Sovings Rates  Drafts  Reg Svgs  MM-25k  MM-25k  3Mo  6Mo  1Yr  2Yr  4Yr    UNITED STATES  0.08%  0.15%  0.28%  0.33% <td>.62% 3.16%</td> <td>4.49%</td> <td>4.06%</td> <td>3.04%</td> <td>2.93%</td> <td>2.70%</td> <td>2.36%</td> <td>2.28%</td> <td>7.85%</td> <td>10.34%</td> <td>Georgia</td>	.62% 3.16%	4.49%	4.06%	3.04%	2.93%	2.70%	2.36%	2.28%	7.85%	10.34%	Georgia
NORTHEAST  Image: constraint of the second seco	.02% 3.52%	4.41%	4.41%	3.52%	3.52%	3.49%	3.23%	3.06%	8.91%	9.78%	Louisiana
New Jersey  10.96%  8.89%  2.80%  2.97%  3.46%  3.06%  3.21%  4.81%  4.61%  z    MIDWEST  10.24%  7.34%  2.65%  2.76%  3.16%  3.22%  3.35%  3.97%  4.33%  z    MIDWEST  11.48%  8.74%  2.65%  2.76%  3.16%  3.22%  3.35%  3.97%  4.33%  z    Indiana  11.26%  9.73%  3.01%  3.13%  3.45%  3.39%  3.49%  3.99%  5.07%  z    Michigan  11.05%  8.82%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  z    Sovings Rates  Drafts  Reg Sygs  MM-2.5k  MM-25k  3Mo  6Mo  1rr  2rr  4rr    UNITED STATES  0.08%  0.015%  0.20%  0.18%  0.26%  0.39%  0.69%  0.69%    Arkansas  0.11%  0.08%  0.17%  0.23%  0.16%  0.33%  0.47%0	.73% 3.19%	5.40%	4.18%	3.32%	3.16%	3.16%	2.76%	2.66%	9.12%	10.79%	
New York  10.24%  7.34%  2.65%  2.76%  3.16%  3.22%  3.35%  3.97%  4.33%  2.33%    MIDWEST  Illinois  11.48%  8.74%  2.63%  2.70%  3.20%  3.16%  3.24%  4.30%  5.12%  2.35%    Indiana  11.26%  9.73%  3.01%  3.13%  3.45%  3.39%  3.49%  3.99%  5.07%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2.65%  2.75%  3.10%  2.77%  2.86%  4.35%  5.04%  2.65%  2.76%  3.10%  2.77%  2.86%  4.35%  5.04%  2.65%  2.76%  3.10%  2.77%  2.86%  4.35%  5.04%  2.63%  2.76%  0.15%  0.26%  0.38%  0.49%  0.68%  0.77%  0.41%  0.68%  0.77%  0.41%  0.68%  0.71%  0.88%  0.43%  0.43%  0.64%	.66% 3.23%	4.69%	4.77%	3.34%	3.23%	3.68%	3.11%	3.01%	9.55%	12.56%	Massachusetts
MIDWEST  III.48%  8.74%  2.63%  2.70%  3.20%  3.16%  3.24%  4.30%  5.12%  2    Indiana  11.26%  9.73%  3.01%  3.13%  3.45%  3.39%  3.49%  3.99%  5.07%  2    Michigan  11.05%  8.82%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2    Savings Rates  Drafts  Reg Svgs  MM-2.5k  MM-25k  3Mo  6Mo  1Yr  2Yr  4Yr    UNITED STATES  0.08%  0.09%  0.15%  0.20%  0.18%  0.26%  0.38%  0.49%  0.68%    SOUTHWEST  0.05%  0.06%  0.08%  0.15%  0.28%  0.39%  0.50%  0.69%    Arkansas  0.11%  0.48%  0.41%  0.43%  0.46%  0.61%  0.71%    New Mexico  0.07%  0.12%  0.20%  0.21%  0.30%  0.45%  0.56%    Okiahoma  0.13%  0.14	.65% 3.07%	4.61%	4.81%	3.21%	3.06%	3.46%	2.97%	2.80%	8.89%	10.96%	New Jersey
Illinois  11.48%  8.74%  2.63%  2.70%  3.20%  3.16%  3.24%  4.30%  5.12%  2    Indiana  11.26%  9.73%  3.01%  3.13%  3.45%  3.39%  3.49%  3.99%  5.07%  2    Michigan  11.05%  8.82%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2    Savings Rates  Drafts  Reg Svgs  MM-2.5k  MM-25k  3Mo  6Mo  1Yr  2Yr  4Yr    UNITED STATES SOUTHWEST  0.08%  0.09%  0.15%  0.20%  0.18%  0.26%  0.39%  0.66%  0.68%    Arizona  0.05%  0.06%  0.17%  0.23%  0.16%  0.33%  0.47%  0.60%  0.71%    New Mexico  0.07%  0.12%  0.22%  0.21%  0.30%  0.45%  0.58%  0.77%    WEST  California  0.07%  0.12%  0.22%  0.20%  0.30%  0.45%  0.56%	.62% 3.14%	4.33%	3.97%	3.35%	3.22%	3.16%	2.76%	2.65%	7.34%	10.24%	New York
Indiana  11.26%  9.73%  3.01%  3.13%  3.45%  3.39%  3.49%  3.99%  5.07%  2    Michigan  11.05%  8.82%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  2    Savings Rates  Drafts  Reg Sygs  MM-2.5k  MM-25k  3Mo  6Mo  1Yr  2Yr  4Yr    UNITED STATES SOUTHWEST  0.08%  0.09%  0.15%  0.20%  0.18%  0.26%  0.38%  0.49%  0.68%    Arizona  0.05%  0.06%  0.15%  0.15%  0.28%  0.39%  0.50%  0.69%    Arkansas  0.11%  0.08%  0.17%  0.23%  0.16%  0.33%  0.47%  0.60%  0.71%    New Mexico  0.07%  0.12%  0.20%  0.21%  0.30%  0.49%  0.61%  0.71%  0.89%    Texas  0.07%  0.12%  0.22%  0.20%  0.30%  0.45%  0.58%  0.77% <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>MIDWEST</td></td<>											MIDWEST
Michigan  11.05%  8.82%  2.65%  2.74%  3.10%  2.77%  2.86%  4.35%  5.04%  :    Savings Rates  Drafts  Reg Svgs  MM-2.5k  MM-25k  3Mo  6Mo  1Yr  2Yr  4Yr    UNITED STATES SOUTHWEST  0.08%  0.09%  0.15%  0.20%  0.18%  0.26%  0.38%  0.49%  0.68%    Arizona  0.05%  0.06%  0.08%  0.17%  0.23%  0.16%  0.33%  0.47%  0.60%  0.71%    New Mexico  0.07%  0.12%  0.20%  0.21%  0.30%  0.49%  0.61%  0.88%    Oklahoma  0.13%  0.14%  0.47%  0.34%  0.43%  0.55%  0.61%  0.88%  0.77%    WEST  -  -  -  0.22%  0.22%  0.20%  0.27%  0.40%  0.54%  0.73%    Hawaii  0.06%  0.07%  0.23%  0.19%  0.18%  0.27%  0.41%  0.47%  0.56%<	.56% 3.22%	5.12%	4.30%	3.24%	3.16%	3.20%	2.70%	2.63%	8.74%	11.48%	Illinois
Savings Rates  Drafts  Reg Svgs  MM-2.5k  MM-25k  3Mo  6Mo  1Yr  2Yr  4Yr    UNITED STATES SOUTHWEST  0.08%  0.09%  0.15%  0.20%  0.18%  0.26%  0.38%  0.49%  0.68%    Arizona  0.05%  0.06%  0.08%  0.15%  0.20%  0.18%  0.26%  0.38%  0.49%  0.68%    Arizona  0.05%  0.06%  0.08%  0.15%  0.16%  0.33%  0.47%  0.60%  0.71%    New Mexico  0.07%  0.12%  0.12%  0.20%  0.21%  0.30%  0.49%  0.61%  0.88%    Oklahoma  0.13%  0.14%  0.47%  0.34%  0.43%  0.54%  0.61%  0.71%  0.89%    Texas  0.07%  0.12%  0.22%  0.25%  0.20%  0.30%  0.45%  0.56%  0.77%    WEST  California  0.07%  0.23%  0.19%  0.18%  0.27%  0.41%  0.47%  0.56%	.64% 3.19%	5.07%	3.99%	3.49%	3.39%	3.45%	3.13%	3.01%	9.73%	11.26%	Indiana
Savings Rates  Drats  Svgs  MM-2.5k  MM-25k  3Mo  6Mo  111  211  411    UNITED STATES SOUTHWEST  0.08%  0.09%  0.15%  0.20%  0.18%  0.26%  0.38%  0.49%  0.68%    Arizona  0.05%  0.06%  0.08%  0.15%  0.28%  0.39%  0.50%  0.69%    Arkansas  0.11%  0.08%  0.17%  0.23%  0.16%  0.33%  0.47%  0.60%  0.71%    New Mexico  0.07%  0.12%  0.12%  0.20%  0.21%  0.30%  0.49%  0.61%  0.88%    Oklahoma  0.13%  0.14%  0.47%  0.34%  0.43%  0.54%  0.61%  0.88%    WEST  -	.59% 3.17%	5.04%	4.35%	2.86%	2.77%	3.10%	2.74%	2.65%	8.82%	11.05%	Michigan
SOUTHWEST  Clock		4Yr	2Yr	1Yr	6Mo	ЗМо	MM-25k	MM-2.5k		Drafts	Savings Rates
Arizona  0.05%  0.06%  0.08%  0.15%  0.28%  0.39%  0.50%  0.69%    Arkansas  0.11%  0.08%  0.17%  0.23%  0.16%  0.33%  0.47%  0.60%  0.71%    New Mexico  0.07%  0.12%  0.20%  0.21%  0.30%  0.49%  0.61%  0.88%    Oklahoma  0.13%  0.14%  0.47%  0.34%  0.43%  0.54%  0.61%  0.71%  0.89%    Oklahoma  0.13%  0.14%  0.47%  0.34%  0.43%  0.54%  0.61%  0.71%  0.89%    Texas  0.07%  0.12%  0.22%  0.25%  0.20%  0.30%  0.45%  0.58%  0.77%    WEST  California  0.07%  0.23%  0.19%  0.18%  0.27%  0.40%  0.54%  0.73%    Hawaii  0.06%  0.09%  0.13%  0.18%  0.27%  0.27%  0.41%  0.47%  0.56%    Oregon  0.04%  0.07% <td></td> <td>0.68%</td> <td>0.49%</td> <td>0.38%</td> <td>0.26%</td> <td>0.18%</td> <td>0.20%</td> <td>0.15%</td> <td>0.09%</td> <td>0.08%</td> <td></td>		0.68%	0.49%	0.38%	0.26%	0.18%	0.20%	0.15%	0.09%	0.08%	
Arkansas  0.11%  0.08%  0.17%  0.23%  0.16%  0.33%  0.47%  0.60%  0.71%    New Mexico  0.07%  0.12%  0.12%  0.20%  0.21%  0.30%  0.49%  0.61%  0.88%    Oklahoma  0.13%  0.14%  0.47%  0.34%  0.43%  0.54%  0.61%  0.71%  0.89%    Texas  0.07%  0.12%  0.22%  0.25%  0.20%  0.30%  0.45%  0.58%  0.77%    WEST  California  0.07%  0.023%  0.19%  0.18%  0.27%  0.40%  0.54%  0.73%    Hawaii  0.06%  0.09%  0.13%  0.18%  0.27%  0.40%  0.56%    Oregon  0.04%  0.07%  0.11%  0.09%  0.16%  0.22%  0.30%  0.44%    Utah  0.05%  0.06%  0.09%  0.15%  0.21%  0.30%  0.38%  0.60%    SoutHEAST  Florida  0.10%  0.15%  0.20% <td></td> <td>SOUTHWEST</td>											SOUTHWEST
New Mexico  0.07%  0.12%  0.20%  0.21%  0.30%  0.49%  0.61%  0.88%    Oklahoma  0.13%  0.14%  0.47%  0.34%  0.43%  0.54%  0.61%  0.71%  0.89%    Texas  0.07%  0.12%  0.22%  0.25%  0.20%  0.30%  0.45%  0.58%  0.77%    WEST		0.69%	0.50%	0.39%	0.28%	0.15%	0.15%	0.08%	0.06%	0.05%	Arizona
Oklahoma  0.13%  0.14%  0.47%  0.34%  0.43%  0.54%  0.61%  0.71%  0.89%    Texas  0.07%  0.12%  0.22%  0.25%  0.20%  0.30%  0.45%  0.58%  0.77%    WEST  California  0.07%  0.07%  0.23%  0.19%  0.18%  0.27%  0.40%  0.54%  0.73%    Hawaii  0.06%  0.09%  0.13%  0.18%  0.27%  0.40%  0.47%  0.56%    Oregon  0.04%  0.04%  0.07%  0.11%  0.09%  0.16%  0.22%  0.30%  0.44%    Utah  0.05%  0.06%  0.06%  0.10%  0.17%  0.22%  0.30%  0.38%  0.60%    SOUTHEAST  Florida  0.10%  0.08%  0.13%  0.17%  0.24%  0.34%  0.47%  0.69%    Georgia  0.09%  0.13%  0.20%  0.24%  0.34%  0.47%  0.69%    Louisiana  0.18%		0.71%	0.60%	0.47%	0.33%	0.16%	0.23%	0.17%	0.08%	0.11%	Arkansas
Texas  0.07%  0.12%  0.22%  0.25%  0.20%  0.30%  0.45%  0.58%  0.77%    WEST		0.88%	0.61%	0.49%	0.30%	0.21%	0.20%	0.12%	0.12%	0.07%	New Mexico
WEST  California  0.07%  0.07%  0.23%  0.19%  0.18%  0.27%  0.40%  0.54%  0.73%    Hawaii  0.06%  0.09%  0.13%  0.18%  0.27%  0.27%  0.41%  0.47%  0.56%    Oregon  0.04%  0.09%  0.13%  0.18%  0.27%  0.27%  0.41%  0.47%  0.56%    Oregon  0.04%  0.04%  0.07%  0.11%  0.09%  0.16%  0.22%  0.30%  0.44%    Utah  0.05%  0.06%  0.06%  0.10%  0.17%  0.22%  0.30%  0.38%  0.60%    Washington  0.09%  0.06%  0.09%  0.15%  0.15%  0.21%  0.30%  0.38%  0.52%    SOUTHEAST		0.89%	0.71%	0.61%	0.54%		0.34%	0.47%	0.14%	0.13%	Oklahoma
California  0.07%  0.023%  0.19%  0.18%  0.27%  0.40%  0.54%  0.73%    Hawaii  0.06%  0.09%  0.13%  0.18%  0.27%  0.27%  0.41%  0.47%  0.56%    Oregon  0.04%  0.04%  0.07%  0.11%  0.09%  0.16%  0.22%  0.30%  0.44%    Utah  0.05%  0.06%  0.06%  0.10%  0.17%  0.22%  0.30%  0.38%  0.60%    Washington  0.09%  0.06%  0.09%  0.15%  0.21%  0.30%  0.38%  0.52%    SOUTHEAST		0.77%	0.58%	0.45%	0.30%	0.20%	0.25%	0.22%	0.12%	0.07%	
Hawaii  0.06%  0.09%  0.13%  0.18%  0.27%  0.27%  0.41%  0.47%  0.56%    Oregon  0.04%  0.04%  0.07%  0.11%  0.09%  0.16%  0.22%  0.30%  0.44%    Utah  0.05%  0.06%  0.06%  0.10%  0.17%  0.22%  0.30%  0.38%  0.60%    Washington  0.09%  0.06%  0.09%  0.15%  0.21%  0.30%  0.38%  0.52%    SOUTHEAST											-
Oregon  0.04%  0.07%  0.11%  0.09%  0.16%  0.22%  0.30%  0.44%    Utah  0.05%  0.06%  0.06%  0.10%  0.17%  0.22%  0.30%  0.38%  0.60%    Washington  0.09%  0.06%  0.09%  0.15%  0.21%  0.30%  0.38%  0.52%    SOUTHEAST    Florida  0.10%  0.08%  0.13%  0.17%  0.16%  0.24%  0.34%  0.47%  0.69%    Georgia  0.09%  0.13%  0.27%  0.20%  0.35%  0.54%  0.68%  0.89%    Louisiana  0.18%  0.15%  0.16%  0.24%  0.39%  0.51%  0.66%  0.93%    South Carolina  0.05%  0.16%  0.25%  0.16%  0.26%  0.39%  0.49%  0.73%											
Utah  0.05%  0.06%  0.06%  0.10%  0.17%  0.22%  0.30%  0.38%  0.60%    Washington  0.09%  0.06%  0.09%  0.15%  0.15%  0.21%  0.30%  0.38%  0.52%    SOUTHEAST											
Washington  0.09%  0.06%  0.09%  0.15%  0.15%  0.21%  0.30%  0.38%  0.52%    SOUTHEAST											
SOUTHEAST  Florida  0.10%  0.08%  0.13%  0.17%  0.16%  0.24%  0.34%  0.47%  0.69%    Georgia  0.09%  0.13%  0.20%  0.27%  0.20%  0.35%  0.54%  0.68%  0.89%    Louisiana  0.18%  0.15%  0.16%  0.25%  0.24%  0.39%  0.51%  0.66%  0.93%    South Carolina  0.05%  0.10%  0.15%  0.25%  0.16%  0.26%  0.39%  0.49%  0.73%											
Florida0.10%0.08%0.13%0.17%0.16%0.24%0.34%0.47%0.69%Georgia0.09%0.13%0.20%0.27%0.20%0.35%0.54%0.68%0.89%Louisiana0.18%0.15%0.16%0.25%0.24%0.39%0.51%0.66%0.93%South Carolina0.05%0.10%0.15%0.25%0.16%0.26%0.39%0.49%0.73%		0.52%	0.38%	0.30%	0.21%	0.15%	0.15%	0.09%	0.06%	0.09%	
Georgia  0.09%  0.13%  0.20%  0.27%  0.20%  0.35%  0.54%  0.68%  0.89%    Louisiana  0.18%  0.15%  0.16%  0.25%  0.24%  0.39%  0.51%  0.66%  0.93%    South Carolina  0.05%  0.10%  0.15%  0.25%  0.16%  0.26%  0.39%  0.49%  0.73%		0.0001	0 1-01	0.0.101	0.0.00	0.4554	0.4554	0.4654		0.4554	
Louisiana  0.18%  0.15%  0.16%  0.25%  0.24%  0.39%  0.51%  0.66%  0.93%    South Carolina  0.05%  0.10%  0.15%  0.25%  0.16%  0.26%  0.39%  0.49%  0.73%											
South Carolina 0.05% 0.10% 0.15% 0.25% 0.16% 0.26% 0.39% 0.49% 0.73%											•
											NORTHEAST
Massachusetts  0.09%  0.10%  0.13%  0.19%  0.17%  0.26%  0.37%  0.52%  0.69%											
New Jersey  0.08%  0.12%  0.11%  0.17%  0.14%  0.22%  0.31%  0.43%  0.58%    New York  0.09%  0.10%  0.16%  0.23%  0.21%  0.25%  0.27%  0.43%  0.58%											
New York  0.09%  0.10%  0.16%  0.22%  0.21%  0.25%  0.37%  0.47%  0.64%    MIDWEST		0.04%	0.47%	0.37%	0.25%	0.21%	0.22%	0.16%	0.10%	0.09%	
		0.60%	0.429/	0.220/	0.220/	0.199/	0.200/	0 1 20/	0.009/	0.079/	
Indiana 0.07% 0.19% 0.11% 0.19% 0.14% 0.22% 0.31% 0.41% 0.63%											
Michigan  0.07%  0.08%  0.14%  0.18%  0.14%  0.22%  0.33%  0.45%  0.71%    ©2021 Catalyst Strategic Solutions  800.301.6196  Source: S&P Global Market Intellige					0.22%						wichigan

©2021 Catalyst Strategic Solutions | 800.301.6196 www.catalyststrategic.org www.cata

www.catalystcorp.org

Source: S&P Global Market Intelligence css@catalystcorp.org