

**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>10.84%</b>	<b>8.90%</b>	<b>2.78%</b>	<b>2.88%</b>	<b>3.22%</b>	<b>3.11%</b>	<b>3.21%</b>	<b>4.32%</b>	<b>4.94%</b>	<b>2.59%</b>	<b>3.14%</b>
<b>SOUTHWEST</b>											
Arizona	12.51%	11.19%	2.97%	3.05%	3.34%	3.09%	3.17%	4.86%	5.43%	2.40%	3.17%
Arkansas	9.69%	7.89%	2.89%	3.04%	3.45%	3.33%	3.51%	4.27%	4.77%	2.60%	3.16%
New Mexico	11.04%	10.10%	2.57%	2.62%	2.87%	2.69%	2.79%	4.45%	4.99%	2.57%	3.13%
Oklahoma	10.66%	9.73%	2.86%	2.87%	3.11%	3.00%	3.04%	4.37%	4.33%	2.76%	3.29%
Texas	10.56%	8.51%	2.68%	2.84%	3.16%	2.91%	3.02%	4.50%	4.96%	2.62%	3.19%
<b>WEST</b>											
California	11.29%	9.25%	2.85%	2.93%	3.17%	3.05%	3.15%	4.91%	5.71%	2.57%	3.15%
Hawaii	12.26%	5.96%	2.72%	2.88%	3.60%	3.15%	3.31%	4.72%	5.50%	2.36%	3.02%
Oregon	10.50%	8.79%	2.88%	3.01%	3.18%	3.04%	3.16%	4.38%	4.79%	2.49%	3.49%
Utah	8.81%	8.58%	2.88%	2.88%	3.13%	2.88%	2.89%	5.84%	5.28%	2.18%	2.89%
Washington	9.94%	8.91%	2.79%	2.97%	3.15%	3.18%	3.35%	4.83%	5.61%	2.43%	3.01%
<b>SOUTHEAST</b>											
Florida	11.10%	9.29%	2.75%	2.85%	3.12%	3.16%	3.26%	4.68%	5.45%	2.49%	3.09%
Georgia	10.50%	7.92%	2.21%	2.28%	2.60%	2.84%	2.95%	4.02%	4.73%	2.58%	3.06%
Louisiana	10.08%	8.91%	3.01%	3.23%	3.52%	3.40%	3.40%	4.32%	4.32%	3.26%	3.58%
South Carolina	11.21%	9.05%	2.58%	2.69%	3.10%	3.08%	3.23%	4.13%	5.48%	2.62%	3.17%
<b>NORTHEAST</b>											
Massachusetts	12.35%	9.61%	2.91%	3.02%	3.58%	3.14%	3.28%	4.77%	4.69%	2.58%	3.20%
New Jersey	11.05%	8.84%	2.64%	2.81%	3.28%	2.89%	3.04%	4.82%	4.52%	2.67%	3.07%
New York	10.25%	7.17%	2.61%	2.69%	3.06%	3.16%	3.28%	3.98%	4.25%	2.60%	3.16%
<b>MIDWEST</b>											
Illinois	11.48%	8.72%	2.58%	2.66%	3.17%	3.13%	3.21%	4.28%	5.10%	2.49%	3.17%
Indiana	11.38%	9.66%	2.99%	3.11%	3.42%	3.36%	3.45%	3.97%	5.01%	2.57%	3.18%
Michigan	11.16%	8.84%	2.58%	2.67%	3.05%	2.71%	2.79%	4.30%	5.09%	2.52%	3.16%
Savings Rates	Drafts	Reg Svgs	MM-2.5k	MM-25k	3Mo	6Mo	1Yr	2Yr	4Yr		
<b>UNITED STATES</b>	<b>0.08%</b>	<b>0.09%</b>	<b>0.15%</b>	<b>0.20%</b>	<b>0.17%</b>	<b>0.25%</b>	<b>0.36%</b>	<b>0.48%</b>	<b>0.67%</b>		
<b>SOUTHWEST</b>											
Arizona	0.05%	0.06%	0.08%	0.15%	0.15%	0.27%	0.39%	0.49%	0.69%		
Arkansas	0.11%	0.07%	0.16%	0.22%	0.13%	0.29%	0.43%	0.55%	0.67%		
New Mexico	0.08%	0.12%	0.12%	0.20%	0.19%	0.27%	0.46%	0.60%	0.87%		
Oklahoma	0.12%	0.13%	0.20%	0.31%	0.41%	0.51%	0.61%	0.71%	0.89%		
Texas	0.07%	0.12%	0.21%	0.24%	0.20%	0.29%	0.43%	0.57%	0.76%		
<b>WEST</b>											
California	0.07%	0.07%	0.23%	0.18%	0.18%	0.26%	0.39%	0.53%	0.72%		
Hawaii	0.07%	0.09%	0.12%	0.17%	0.27%	0.27%	0.40%	0.47%	0.54%		
Oregon	0.04%	0.05%	0.08%	0.11%	0.09%	0.17%	0.22%	0.30%	0.45%		
Utah	0.05%	0.06%	0.06%	0.10%	0.17%	0.22%	0.30%	0.37%	0.59%		
Washington	0.09%	0.06%	0.09%	0.14%	0.15%	0.21%	0.29%	0.38%	0.54%		
<b>SOUTHEAST</b>											
Florida	0.10%	0.08%	0.13%	0.16%	0.16%	0.23%	0.34%	0.46%	0.68%		
Georgia	0.09%	0.12%	0.19%	0.26%	0.19%	0.33%	0.52%	0.67%	0.88%		
Louisiana	0.18%	0.14%	0.16%	0.25%	0.23%	0.38%	0.49%	0.65%	0.92%		
South Carolina	0.05%	0.09%	0.15%	0.24%	0.16%	0.25%	0.38%	0.49%	0.73%		
<b>NORTHEAST</b>											
Massachusetts	0.09%	0.10%	0.13%	0.19%	0.16%	0.24%	0.35%	0.49%	0.66%		
New Jersey	0.08%	0.11%	0.11%	0.16%	0.12%	0.19%	0.29%	0.40%	0.55%		
New York	0.09%	0.09%	0.15%	0.21%	0.19%	0.23%	0.35%	0.46%	0.62%		
<b>MIDWEST</b>											
Illinois	0.07%	0.08%	0.12%	0.20%	0.17%	0.22%	0.31%	0.41%	0.59%		
Indiana	0.07%	0.19%	0.11%	0.19%	0.13%	0.21%	0.30%	0.41%	0.62%		
Michigan	0.07%	0.08%	0.12%	0.17%	0.14%	0.22%	0.33%	0.45%	0.72%		