

CREDIT UNION RATE SURVEY

5/31/2021

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	10.84%	8.80%	2.75%	2.85%	3.18%	3.08%	3.19%	4.32%	4.92%	2.54%	3.09%
Arizona	12.43%	11.20%	2.99%	3.07%	3.34%	3.12%	3.20%	4.86%	5.42%	2.35%	3.10%
Arkansas	9.26%	7.67%	2.83%	3.01%	3.41%	3.09%	3.31%	4.02%	4.68%	2.60%	3.10%
New Mexico	11.07%	9.89%	2.55%	2.60%	2.85%	2.67%	2.76%	4.48%	4.93%	2.55%	3.14%
Oklahoma	10.66%	9.67%	2.76%	2.79%	3.00%	2.97%	3.00%	4.39%	4.45%	2.69%	3.25%
Texas	10.57%	8.42%	2.63%	2.77%	3.08%	2.85%	2.95%	4.52%	4.93%	2.63%	3.17%
WEST											
California	11.28%	9.07%	2.81%	2.90%	3.12%	3.01%	3.10%	4.91%	5.46%	2.44%	3.06%
Hawaii	12.26%	5.96%	2.72%	2.90%	3.65%	3.23%	3.41%	4.72%	5.50%	2.23%	2.85%
Oregon	10.83%	8.35%	2.75%	2.87%	3.05%	2.90%	3.02%	4.47%	4.53%	2.35%	3.30%
Utah	8.94%	8.62%	2.85%	2.85%	3.10%	2.84%	2.85%	5.85%	5.28%	2.08%	2.82%
Washington SOUTHEAST	10.01%	8.94%	2.83%	2.96%	3.14%	3.11%	3.28%	4.76%	5.43%	2.36%	3.02%
Florida	11.31%	8.88%	2.68%	2.79%	3.03%	3.10%	3.20%	4.58%	5.64%	2.42%	3.07%
Georgia	10.64%	7.77%	2.11%	2.21%	2.51%	2.86%	3.00%	4.16%	4.45%	2.56%	3.01%
Louisiana	9.55%	8.85%	2.98%	3.17%	3.42%	3.44%	3.44%	4.39%	4.39%	3.14%	3.45%
South Carolina NORTHEAST	11.07%	8.94%	2.54%	2.65%	3.06%	3.06%	3.23%	4.20%	5.28%	2.66%	3.24%
Massachusetts	12.35%	9.51%	2.91%	3.00%	3.59%	3.12%	3.26%	4.66%	4.76%	2.57%	3.19%
New Jersey	11.22%	8.82%	2.62%	2.80%	3.25%	2.87%	3.03%	4.30%	5.10%	2.64%	2.98%
New York	10.25%	7.20%	2.60%	2.70%	3.07%	3.12%	3.26%	3.98%	4.27%	2.53%	3.10%
MIDWEST											
Illinois	11.44%	8.75%	2.56%	2.63%	3.14%	3.05%	3.11%	4.28%	5.07%	2.48%	3.13%
	44.000/	9.72%	2.99%	3.10%	3.43%	3.36%	3.45%	4.02%	4.90%	2.54%	3.16%
Indiana	11.36%	9.72%	2.9970	5.1070	0.4070	0.0070	0.1070	4.0270	4.0070		
Indiana Michigan	11.36% 11.19%	9.72% 8.49%	2.55%	2.62%	3.00%	2.70%	2.78%	4.31%	5.02%	2.52%	3.08%
Michigan	_										3.08%
Michigan Savings Rates UNITED STATES	11.19%	8.49% Reg	2.55%	2.62%	3.00%	2.70%	2.78%	4.31%	5.02%		3.08%
Michigan Savings Rates UNITED STATES	11.19% Drafts	8.49% Reg Svgs	2.55% MM-2.5k	2.62% MM-25k	3.00% 3Mo	2.70% 6Mo	2.78% 1Yr	4.31% 2Yr	5.02% 4Yr		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST	11.19% Drafts 0.08%	8.49% Reg Svgs 0.09%	2.55% MM-2.5k 0.15%	2.62% MM-25k 0.19%	3.00% 3Mo 0.16%	2.70% 6Mo 0.25%	2.78% 1Yr 0.36%	4.31% 2Yr 0.48%	5.02% 4Yr 0.66%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona	11.19% Drafts 0.08% 0.05%	8.49% Reg Svgs 0.09%	2.55% MM-2.5k 0.15% 0.08%	2.62% MM-25k 0.19% 0.13%	3.00% 3Mo 0.16% 0.15%	2.70% 6Mo 0.25% 0.26%	2.78% 1Yr 0.36% 0.38%	4.31% 2Yr 0.48%	5.02% 4Yr 0.66% 0.67%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas	11.19% Drafts 0.08% 0.05% 0.11%	8.49% Reg Svgs 0.09% 0.06% 0.07%	2.55% MM-2.5k 0.15% 0.08% 0.16%	2.62% MM-25k 0.19% 0.13% 0.22%	3.00% 3Mo 0.16% 0.15% 0.13%	2.70% 6Mo 0.25% 0.26% 0.29%	2.78% 1Yr 0.36% 0.38% 0.42%	4.31% 2Yr 0.48% 0.54%	5.02% 4Yr 0.66% 0.67% 0.67%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas	11.19% Drafts 0.08% 0.05% 0.11% 0.08%	8.49% Reg Svgs 0.09% 0.06% 0.07% 0.11%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19%	2.70% 6Mo 0.25% 0.26% 0.29% 0.27%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46%	4.31% 2Yr 0.48% 0.54% 0.60%	5.02% 4Yr 0.66% 0.67% 0.67% 0.87%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07%	8.49% Reg Svgs 0.09% 0.06% 0.07% 0.11% 0.13% 0.12%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.18%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19%	2.70% 6Mo 0.25% 0.26% 0.29% 0.27% 0.51% 0.29%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California	11.19% Drafts 0.08% 0.05% 0.11% 0.08% 0.13% 0.07%	8.49% Reg Svgs 0.09% 0.06% 0.07% 0.11% 0.13% 0.12% 0.07%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.18%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18%	2.70% 6Mo 0.25% 0.26% 0.29% 0.27% 0.51% 0.29% 0.22%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43% 0.39%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56% 0.54%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California Hawaii	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07%	8.49% Reg Svgs 0.09% 0.06% 0.07% 0.11% 0.13% 0.12% 0.07% 0.09%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.18% 0.22% 0.12%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18% 0.27%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.29% 0.26% 0.26% 0.27%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43% 0.39% 0.39% 0.40%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56% 0.54% 0.47%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California Hawaii Oregon	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07% 0.04%	8.49% Reg Svgs 0.09% 0.06% 0.07% 0.11% 0.13% 0.12% 0.07% 0.09% 0.04%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.18% 0.22% 0.12% 0.12% 0.07%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17% 0.10%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18% 0.27% 0.09%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.26% 0.26% 0.27% 0.26% 0.27% 0.16%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43% 0.39% 0.39% 0.40% 0.21%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56% 0.54% 0.47% 0.29%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56% 0.44%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California Hawaii Oregon Utah Washington	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07%	8.49% Reg Svgs 0.09% 0.06% 0.07% 0.11% 0.13% 0.12% 0.07% 0.09%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.18% 0.22% 0.12%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18% 0.27%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.29% 0.26% 0.26% 0.27%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43% 0.39% 0.39% 0.40%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56% 0.54% 0.47%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07% 0.07% 0.05% 0.07% 0.07% 0.05% 0.09%	8.49% Reg Svgs 0.09% 0.06% 0.11% 0.13% 0.12% 0.07% 0.09% 0.09% 0.04% 0.06%	2.55% MM-2.5k 0.15% 0.16% 0.16% 0.11% 0.20% 0.18% 0.22% 0.12% 0.07% 0.06% 0.09%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17% 0.10% 0.10% 0.13%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.19% 0.27% 0.09% 0.27% 0.09% 0.17% 0.14%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.26% 0.27% 0.26% 0.27% 0.16% 0.22% 0.20%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43% 0.39% 0.40% 0.21% 0.30% 0.28%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56% 0.54% 0.47% 0.29% 0.39% 0.36%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56% 0.44% 0.59% 0.51%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST Florida	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07% 0.07% 0.05% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.04% 0.09% 0.10%	8.49% Reg Svgs 0.09% 0.06% 0.11% 0.13% 0.12% 0.07% 0.09% 0.09% 0.04% 0.06% 0.06% 0.06%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.12% 0.07% 0.06% 0.09%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17% 0.10% 0.10% 0.10% 0.13% 0.16%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18% 0.27% 0.09% 0.17% 0.14% 0.15%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.26% 0.22% 0.26% 0.22% 0.20% 0.20%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43% 0.39% 0.40% 0.21% 0.30% 0.21% 0.30% 0.28%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56% 0.54% 0.47% 0.29% 0.39% 0.36% 0.45%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56% 0.44% 0.59% 0.51% 0.68%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST Florida Georgia	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07% 0.07% 0.05% 0.13% 0.07% 0.07% 0.07% 0.05% 0.04% 0.09% 0.10% 0.09%	8.49% Reg Svgs 0.09% 0.07% 0.11% 0.13% 0.12% 0.07% 0.09% 0.09% 0.04% 0.06% 0.06% 0.06% 0.08% 0.12%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.12% 0.07% 0.06% 0.09% 0.12% 0.09%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17% 0.10% 0.10% 0.10% 0.13% 0.16% 0.26%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18% 0.27% 0.09% 0.17% 0.14% 0.15% 0.15% 0.19%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.26% 0.22% 0.26% 0.22% 0.20% 0.22% 0.20%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43% 0.39% 0.40% 0.21% 0.30% 0.21% 0.30% 0.28% 0.34% 0.51%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56% 0.54% 0.47% 0.29% 0.39% 0.36% 0.45% 0.65%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56% 0.44% 0.59% 0.51% 0.68% 0.86%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas Kess California Hawaii Oregon Utah Washington SOUTHEAST Florida Georgia Louisiana	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.09% 0.10% 0.09% 0.18%	8.49% Reg Svgs 0.09% 0.07% 0.11% 0.13% 0.12% 0.07% 0.09% 0.09% 0.04% 0.06% 0.06% 0.06% 0.08% 0.12%	2.55% MM-2.5k 0.15% 0.16% 0.16% 0.11% 0.20% 0.18% 0.22% 0.12% 0.07% 0.06% 0.09% 0.12% 0.12% 0.19% 0.17%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17% 0.10% 0.10% 0.10% 0.10% 0.13% 0.16% 0.26% 0.25%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18% 0.27% 0.09% 0.17% 0.14% 0.15% 0.19% 0.15% 0.15%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.26% 0.27% 0.26% 0.27% 0.16% 0.22% 0.20% 0.22% 0.20%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.46% 0.60% 0.43% 0.39% 0.40% 0.21% 0.30% 0.28% 0.34% 0.51% 0.49%	4.31% 2Yr 0.48% 0.54% 0.56% 0.56% 0.554% 0.47% 0.29% 0.39% 0.36% 0.45% 0.65% 0.64%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56% 0.44% 0.59% 0.51% 0.68% 0.86% 0.92%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST Florida Georgia Louisiana South Carolina	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07% 0.07% 0.05% 0.13% 0.07% 0.07% 0.07% 0.05% 0.04% 0.09% 0.10% 0.09%	8.49% Reg Svgs 0.09% 0.07% 0.11% 0.13% 0.12% 0.07% 0.09% 0.09% 0.04% 0.06% 0.06% 0.06% 0.08% 0.12%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.12% 0.07% 0.06% 0.09% 0.12% 0.09%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17% 0.10% 0.10% 0.10% 0.13% 0.16% 0.26%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18% 0.27% 0.09% 0.17% 0.14% 0.15% 0.15% 0.19%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.26% 0.22% 0.26% 0.22% 0.20% 0.22% 0.20%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.60% 0.43% 0.39% 0.40% 0.21% 0.30% 0.21% 0.30% 0.28% 0.34% 0.51%	4.31% 2Yr 0.48% 0.54% 0.60% 0.71% 0.56% 0.54% 0.47% 0.29% 0.39% 0.36% 0.45% 0.65%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56% 0.44% 0.59% 0.51% 0.68% 0.86%		3.08%
Michigan Savings Rates UNITED STATES SOUTHWEST Arizona Arkansas New Mexico Oklahoma Texas WEST California Hawaii Oregon Utah Washington SOUTHEAST Florida Georgia Louisiana South Carolina	11.19% Drafts 0.08% 0.11% 0.08% 0.13% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.09% 0.10% 0.09% 0.18%	8.49% Reg Svgs 0.09% 0.07% 0.11% 0.13% 0.12% 0.07% 0.09% 0.09% 0.04% 0.06% 0.06% 0.06% 0.08% 0.12%	2.55% MM-2.5k 0.15% 0.08% 0.16% 0.11% 0.20% 0.18% 0.22% 0.12% 0.07% 0.06% 0.09% 0.12% 0.12% 0.19% 0.17%	2.62% MM-25k 0.19% 0.13% 0.22% 0.18% 0.31% 0.23% 0.18% 0.17% 0.10% 0.10% 0.10% 0.10% 0.13% 0.16% 0.26% 0.25%	3.00% 3Mo 0.16% 0.15% 0.13% 0.19% 0.41% 0.19% 0.18% 0.27% 0.09% 0.17% 0.14% 0.15% 0.19% 0.15% 0.15%	2.70% 6Mo 0.25% 0.29% 0.27% 0.51% 0.29% 0.26% 0.27% 0.26% 0.27% 0.16% 0.22% 0.20% 0.22% 0.20%	2.78% 1Yr 0.36% 0.38% 0.42% 0.46% 0.46% 0.60% 0.43% 0.39% 0.40% 0.21% 0.30% 0.28% 0.34% 0.51% 0.49%	4.31% 2Yr 0.48% 0.54% 0.56% 0.56% 0.554% 0.47% 0.29% 0.39% 0.36% 0.45% 0.65% 0.64%	5.02% 4Yr 0.66% 0.67% 0.87% 0.89% 0.75% 0.72% 0.56% 0.44% 0.59% 0.51% 0.68% 0.86% 0.92%		3.08%
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