

# 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>10.86%</b>	<b>9.04%</b>	<b>3.05%</b>	<b>3.16%</b>	<b>3.49%</b>	<b>3.40%</b>	<b>3.50%</b>	<b>4.45%</b>	<b>5.07%</b>	<b>2.74%</b>	<b>3.12%</b>
<b>SOUTHWEST</b>											
Arizona	11.63%	11.15%	3.15%	3.25%	3.55%	3.23%	3.32%	5.29%	5.72%	2.59%	3.34%
Arkansas	9.72%	7.98%	3.07%	3.23%	3.59%	3.69%	3.87%	4.82%	5.79%	3.02%	3.17%
New Mexico	10.84%	9.97%	2.76%	2.82%	3.03%	2.88%	2.92%	5.06%	5.19%	2.87%	3.32%
Oklahoma	10.35%	9.61%	3.16%	3.16%	3.44%	3.41%	3.42%	4.39%	4.69%	2.72%	3.21%
Texas	10.73%	8.67%	2.89%	3.05%	3.36%	3.11%	3.22%	4.46%	4.87%	2.80%	3.16%
<b>WEST</b>											
California	11.46%	9.11%	3.11%	3.20%	3.42%	3.36%	3.45%	4.94%	5.95%	2.79%	3.21%
Hawaii	11.92%	5.92%	2.75%	2.94%	3.69%	3.25%	3.43%	5.04%	5.50%	2.20%	2.72%
Oregon	9.69%	9.72%	3.39%	3.46%	3.72%	3.61%	3.70%	4.83%	5.56%	2.75%	3.51%
Utah	9.31%	8.35%	3.14%	3.14%	3.39%	3.14%	3.12%	5.58%	5.32%	2.26%	2.71%
Washington	10.05%	8.86%	3.14%	3.36%	3.54%	3.42%	3.66%	5.08%	5.62%	2.49%	2.98%
<b>SOUTHEAST</b>											
Florida	11.23%	9.40%	2.98%	3.07%	3.35%	3.43%	3.51%	4.73%	5.71%	2.61%	3.13%
Georgia	10.35%	8.08%	2.41%	2.56%	2.89%	3.05%	3.19%	4.43%	4.78%	2.68%	3.02%
Louisiana	10.39%	8.87%	3.15%	3.35%	3.65%	3.60%	3.60%	4.62%	4.62%	3.03%	3.32%
South Carolina	11.20%	9.45%	2.72%	2.79%	3.19%	3.31%	3.50%	4.32%	4.78%	2.83%	3.06%
<b>NORTHEAST</b>											
Massachusetts	12.19%	9.75%	3.35%	3.43%	4.01%	3.70%	3.80%	4.65%	4.71%	2.87%	3.24%
New Jersey	10.62%	8.92%	2.93%	3.09%	3.61%	3.20%	3.36%	4.75%	4.65%	2.88%	3.30%
New York	10.35%	7.41%	2.87%	2.98%	3.38%	3.37%	3.47%	4.21%	4.55%	2.74%	3.18%
<b>MIDWEST</b>											
Illinois	11.37%	8.92%	2.72%	2.81%	3.32%	3.30%	3.36%	4.32%	5.20%	2.69%	3.21%
Indiana	11.54%	10.07%	3.30%	3.41%	3.71%	3.77%	3.86%	4.03%	5.20%	2.67%	3.09%
Michigan	11.16%	9.03%	2.95%	3.03%	3.43%	3.09%	3.16%	4.39%	5.12%	2.64%	3.11%
Savings Rates	Drafts	Reg Svgs	MM-2.5k	MM-25k	3Mo	6Mo	1Yr	2Yr	4Yr		
<b>UNITED STATES</b>	<b>0.09%</b>	<b>0.11%</b>	<b>0.18%</b>	<b>0.25%</b>	<b>0.22%</b>	<b>0.34%</b>	<b>0.50%</b>	<b>0.64%</b>	<b>0.85%</b>		
<b>SOUTHWEST</b>											
Arizona	0.05%	0.07%	0.10%	0.18%	0.19%	0.38%	0.53%	0.68%	0.89%		
Arkansas	0.13%	0.08%	0.20%	0.28%	0.22%	0.39%	0.51%	0.63%	0.77%		
New Mexico	0.08%	0.14%	0.16%	0.26%	0.26%	0.40%	0.69%	0.88%	1.11%		
Oklahoma	0.13%	0.14%	0.26%	0.36%	0.53%	0.65%	0.74%	0.86%	1.04%		
Texas	0.08%	0.14%	0.26%	0.29%	0.26%	0.40%	0.59%	0.73%	0.92%		
<b>WEST</b>											
California	0.07%	0.09%	0.20%	0.23%	0.22%	0.36%	0.55%	0.74%	0.94%		
Hawaii	0.08%	0.11%	0.15%	0.20%	0.31%	0.33%	0.50%	0.58%	0.69%		
Oregon	0.04%	0.05%	0.10%	0.14%	0.17%	0.24%	0.34%	0.46%	0.64%		
Utah	0.06%	0.06%	0.09%	0.15%	0.23%	0.32%	0.42%	0.61%	0.82%		
Washington	0.09%	0.07%	0.12%	0.18%	0.16%	0.27%	0.38%	0.49%	0.65%		
<b>SOUTHEAST</b>											
Florida	0.11%	0.09%	0.15%	0.20%	0.21%	0.31%	0.44%	0.58%	0.83%		
Georgia	0.10%	0.15%	0.23%	0.32%	0.25%	0.42%	0.66%	0.81%	1.00%		
Louisiana	0.18%	0.17%	0.21%	0.31%	0.26%	0.50%	0.68%	0.85%	1.09%		
South Carolina	0.06%	0.11%	0.17%	0.29%	0.19%	0.32%	0.47%	0.60%	0.88%		
<b>NORTHEAST</b>											
Massachusetts	0.07%	0.10%	0.15%	0.22%	0.19%	0.31%	0.47%	0.64%	0.82%		
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New York	0.11%	0.12%	0.20%	0.28%	0.25%	0.32%	0.49%	0.62%	0.83%		
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Illinois	0.08%	0.11%	0.16%	0.26%	0.20%	0.30%	0.44%	0.59%	0.78%		
Indiana	0.07%	0.23%	0.13%	0.23%	0.14%	0.27%	0.39%	0.53%	0.77%		
Michigan	0.08%	0.09%	0.13%	0.20%	0.17%	0.28%	0.43%	0.58%	0.87%		