

Appendix A

Comparison of Historical Rates: Credit Unions, Savings Banks, and Other Banks

Data compiled by Datatrac, Inc.

Contact: Ken Wanek at 1-800-257-7101.

36 month Used Auto Loan, 2 Year-Old Auto

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	4.94	4.95	5.62
Savings Banks	7.05	6.96	7.49
Other Banks	7.78	7.09	7.78

48 month Used Auto Loan, 2 Year-Old Auto

(Comparison of average credit union, Savings Bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	5.05	5.07	5.72
Savings Banks	7.05	6.92	7.51
Other Banks	7.21	7.14	7.81

48 Month New Auto Loan

(Comparison of average credit union, Savings Banks, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	4.72	4.76	5.44
Savings Banks	6.52	6.37	6.93
Other Banks	6.49	6.43	7.12

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60-month New Auto Loan

(Comparison of average credit union, Savings Banks, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	4.84	4.88	5.57
Savings Banks	6.61	6.44	7.04
Other Banks	6.56	6.51	7.21

36 Month Unsecured Loan, Fixed Rate

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	11.10	10.82	10.97
Savings Banks	12.27	12.37	12.41
Other Banks	12.02	12.04	12.50

1 Year Adjustable Rate Mortgage

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	3.72	4.06	4.92
Savings Banks	4.00	4.23	5.30
Other Banks	4.04	4.49	5.68

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15 Year Fixed Rate Mortgage

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	5.31	5.32	5.98
Savings Banks	5.23	5.24	5.92
Other Banks	5.32	5.25	5.98

3 Year Adjustable Rate Mortgage

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	4.34	4.59	5.55
Savings Banks	4.40	4.70	5.66
Other Banks	4.46	4.88	5.95

30 Year Fixed Rate Mortgage

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	5.92	5.82	6.38
Savings Banks	5.93	5.81	6.39
Other Banks	5.95	5.79	6.39

5 Year Adjustable Rate Mortgage

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	4.96	5.06	5.82
Savings Banks	4.97	5.07	5.83

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Other Banks	5.04	5.19	6.09

Credit Card (Classic)

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	12.18	11.97	12.06
Savings Banks	11.92	11.60	13.27
Other Banks	12.33	12.39	14.13

Credit Card (Gold)

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	10.40	10.25	10.26
Savings Banks	10.75	10.51	10.86
Other Banks	10.49	10.83	11.13

3 Month Certificate of Deposit (Share Certificate), \$10,000 Minimum

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	1.13	1.48	2.59
Savings Banks	0.94	1.34	2.31
Other Banks	0.87	1.29	2.29

6 Month Certificate of Deposit (Share Certificate), \$10,000 Minimum

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	1.35	1.79	3.13
Savings Banks	1.11	1.65	2.88

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Other Banks	1.04	1.63	2.83
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*1 Year Certificate of Deposit (Share Certificate), \$10,000 Minimum
(Comparison of average credit union, savings bank, and other bank rates at year-end)*

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	1.62	2.22	3.62
Savings Banks	1.35	2.05	3.37
Other Banks	1.27	2.03	3.34

*2 Year Certificate of Deposit (Share Certificate), \$10,000 Minimum
(Comparison of average credit union, savings bank, and other bank rates at year-end)*

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	2.11	2.79	3.93
Savings Banks	1.88	2.63	3.64
Other Banks	1.80	2.55	3.59

*3 Year Certificate of Deposit (Share Certificate), \$10,000 Minimum
(Comparison of average credit union, savings bank, and other bank rates at year-end)*

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	2.60	3.28	4.14
Savings Banks	2.42	3.04	3.83
Other Banks	2.30	2.97	3.79

*4 Year Certificate of Deposit (Share Certificate), \$10,000 Minimum
(Comparison of average credit union, savings bank, and other bank rates at year-end)*

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	2.98	3.66	4.33

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Savings Banks	2.74	3.32	3.94
Other Banks	2.64	3.27	3.91

5 Year Certificate of Deposit (Share Certificate), \$10,000 Minimum

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	3.43	4.07	4.58
Savings Banks	3.22	3.73	4.20
Other Banks	3.08	3.61	4.13

Interest Checking Account (Dividend Checking)

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	0.48	0.48	0.51
Savings Banks	0.44	0.42	0.49
Other Banks	0.32	0.34	0.45

Money Market Account

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
Credit Unions	0.97	1.01	1.44
Savings Banks	0.65	0.70	0.99
Other Banks	0.51	0.57	0.85

Regular Savings Account, \$10,000 minimum

(Comparison of average credit union, savings bank, and other bank rates at year-end)

Type of Institution	Rates at Year-end 2003	Rates at Year-end 2004	Rates at Year-end 2005
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Credit Unions	0.56	0.55	0.67
Savings Banks	0.60	0.60	0.67
Other Banks	0.49	0.36	0.49