

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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>2005 |
|---------------------|---------------------------|---------------------------|---------------------------|
| Credit Unions       | 4.96                      | 5.06                      | 5.82                      |
| Savings Banks       | 4.97                      | 5.07                      | 5.83                      |
| Other Banks         | 5.04                      | 5.19                      | 6.09                      |

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*Credit Card (Classic)*

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

| Type of Institution | Rates at Year-end<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>2005 |
|---------------------|---------------------------|---------------------------|---------------------------|
| Credit Unions       | 1.35                      | 1.79                      | 3.13                      |
| Savings Banks       | 1.11                      | 1.65                      | 2.88                      |
| 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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>2005 |
|---------------------|---------------------------|---------------------------|---------------------------|
| Credit Unions       | 2.98                      | 3.66                      | 4.33                      |
| Savings Banks       | 2.74                      | 3.32                      | 3.94                      |
| Other Banks         | 2.64                      | 3.27                      | 3.91                      |

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*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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>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<br>2003 | Rates at Year-end<br>2004 | Rates at Year-end<br>2005 |
|---------------------|---------------------------|---------------------------|---------------------------|
| Credit Unions       | 0.56                      | 0.55                      | 0.67                      |
| Savings Banks       | 0.60                      | 0.60                      | 0.67                      |
| Other Banks         | 0.49                      | 0.36                      | 0.49                      |

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