

## Comparison of Average Savings and Loan Rates at Credit Unions (CUs) and Banks

September 2008

Data Provided to NCUA By DATATRAC, Inc.

| Product         | All CUs<br>(National Average Rate) | All Banks<br>(National Average Rate) | 26 Banks converted<br>from CUs <sup>1</sup><br>(Average Rate) |
|-----------------|------------------------------------|--------------------------------------|---|
| 5 YR CD-10K     | 3.91                               | 3.57                                 | 3.95  |
| 4 YR CD-10K     | 3.67                               | 3.29                                 | 3.71  |
| 3 YR CD-10K     | 3.47                               | 3.12                                 | 3.44  |
| 2 YR CD-10K     | 3.27                               | 2.95                                 | 3.44  |
| 1 YR CD-10K     | 3.03                               | 2.68                                 | 3.05  |
| 6 MO CD-10K     | 2.72                               | 2.27                                 | 2.78  |
| 3 MO CD-10K     | 2.30                               | 1.90                                 | 2.36  |
| MMKT-2.5K       | 1.31                               | .76                                  | 1.08  |
| INT CHKING-5K   | .51                                | .42                                  | 0.69  |
| REG SAV-1K      | .72                                | .50                                  | 0.63  |
| CREDITCRD CLASC | 11.66                              | 13.05                                | 12.36   |
| 30YR FIX        | 6.25                               | 6.30                                 | 6.27  |
| 15YR FIX        | 5.89                               | 5.99                                 | 5.91  |
| 5/1YR ARM       | 5.96                               | 6.28                                 | 6.36  |
| 3/1YR ARM       | 5.67                               | 6.04                                 | 6.32  |
| 1YR ARM         | 5.19                               | 5.74                                 | 5.74  |
| UNSECRD FIX36   | 10.58                              | 12.47                                | 11.62   |
| HM EQ 5 80%     | 6.12                               | 7.10                                 | 6.69  |
| HOME EQ LOC 80% | 5.17                               | 5.36                                 | 5.73  |
| 48M CAR 2YR OLD | 5.66                               | 7.47                                 | 6.92  |
| 36M CAR 2YR OLD | 5.57                               | 7.43                                 | 6.79  |
| NEW CAR 60MO    | 5.52                               | 6.94                                 | 6.71  |
| NEW CAR 48MO    | 5.41                               | 6.88                                 | 6.53  |

<sup>1</sup> There are 26 banks that have converted from a credit union, had a credit union merger into them, or acquired a bank that had converted from or merged with a credit union. The names of those banks, with the original credit union name in parenthesis, are: 1st Security Bank (Washington CU), Affiliated Bank (Affiliated FCU), Allied First Bank (Allied Pilots Association FCU), Atlantic Coast Bank (Atlantic Coast FCU), Bank @tlantec (@tlantic Financial FCU), Beacon Federal (Beacon FCU and other CUs), Carolina Federal Savings Bank (Sacred Heart of Charleston CU and Roper Employees FCU), Conestoga Bank (IGA FCU), Citizens Community Federal (Community Schools CU), Heritage Bank of the South (AGE FCU), Kaiser Federal Bank (Kaiser Permanente FCU), Lusitania Savings Bank (Lusitania FCU), Monadnock Community (AWANE CU), Nationwide Bank (Nationwide FCU), New York Community Bank (Synergy FCU), Ohio Central Savings Bank (Ohio Central FCU), OmniAmerican Bank (Omni American CU), Pacific Trust Bank (Pacific Trust FCU), Rainier Pacific Bank (Rainier Pacific FCU), Share Plus Federal Bank (Share Plus FCU), Sound Community Bank (CU of the Pacific), Sunshine Savings Bank (Sunshine State CU), Susquehanna Bank (BUCS FCU), Think Mutual (Think FCU), Thrivent Financial Bank (AAL and AAL Members CUs), and Viewpoint Bank (Community CU). The national average data for the credit unions, banks, and credit unions converted from banks is as of 9/26/2008.