

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

December 2008

Data Provided to NCUA By DATATRAC, Inc.

Product	All CUs (National Average Rate)	All Banks (National Average Rate)	27 Banks converted from CUs¹ (Average Rate)
5 YR CD-10K	3.81	3.12	3.62
4 YR CD-10K	3.56	2.87	3.33
3 YR CD-10K	3.37	2.68	3.21
2 YR CD-10K	3.16	2.52	3.14
1 YR CD-10K	2.93	2.26	2.85
6 MO CD-10K	2.59	1.88	2.49
3 MO CD-10K	2.15	1.50	1.97
MMKT-2.5K	1.22	.62	.96
INT CHKING-5K	.48	.36	.69
REG SAV-1K	.68	.44	.61
CREDITCRD CLASC	11.64	12.76	12.28
30YR FIX	5.44	5.58	5.88
15YR FIX	5.20	5.30	5.58
5/1YR ARM	5.54	5.71	6.05
3/1YR ARM	5.33	5.56	5.83
1YR ARM	5.18	5.44	5.63
UNSECRD FIX36	10.60	12.47	11.66
HM EQ 5 80%	6.11	7.31	6.89
HOME EQ LOC 80%	4.70	4.90	5.27
48M CAR 2YR OLD	5.72	7.50	7.06
36M CAR 2YR OLD	5.62	7.45	6.96
NEW CAR 60MO	5.57	6.99	6.84
NEW CAR 48MO	5.46	6.91	6.67

¹ There are 27 banks that have converted from a credit union, had a credit union merge 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), Northeast Community Credit Union (Haverhill Bank), and Viewpoint Bank (Community CU). The national average data for the credit unions and banks is of 12/26/2008 and the date for credit unions converted from banks is as of 12/23/2008. This data does not include data from Haverhill Bank, as the Northeast CCU/Haverhill Bank merger was consummated just days before this data was collected.