

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

For December 27, 2019

Product	Credit Unions (National Average Rate)	Banks (National Average Rate)
5 Year CD-10K	2.06	1.59
4 Year CD-10K	1.88	1.40
3 Year CD-10K	1.73	1.31
2 Year CD-10K	1.56	1.17
1 Year CD-10K	1.32	0.97
6 Month CD-10K	0.90	0.63
3 Month CD-10K	0.54	0.40
Money market account-2.5K	0.35	0.23
Interest checking account-5K	0.12	0.13
Regular savings account-1K	0.17	0.18
Credit card, Classic	11.56	13.56
30 Year fixed-rate mortgage	3.97	4.02
15 Year fixed-rate mortgage	3.45	3.57
5/1 Year adjustable rate mortgage	3.49	3.95
3/1 Year adjustable rate mortgage	3.44	3.97
1 Year adjustable rate mortgage	3.62	3.78
Unsecured fixed rate loan, 36 months	9.36	10.18
Home equity loan, 5 year, 80%	4.65	5.17
Home equity loan, LOC, 80%	4.94	5.36
Used car loan, 48 months	3.62	5.56
Used car loan, 36 months	3.47	5.51
New car loan, 60 months	3.53	5.16
New car loan, 48 months	3.41	5.01

Notes:

1. Data extracted by NCUA from S&P Global Market Intelligence databases (<https://www.spglobal.com/marketintelligence>) on January 10, 2020. The data represent interest rates reported by active banks and credit unions for the last Friday of the quarter (December 27, 2019).