

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

For June 28, 2019

Product	All CUs (National Average Rate)	All Banks (National Average Rate)
5 Year CD-10K	2.38	1.87
4 Year CD-10K	2.14	1.63
3 Year CD-10K	1.95	1.52
2 Year CD-10K	1.75	1.36
1 Year CD-10K	1.42	1.11
6 Month CD-10K	0.95	0.69
3 Month CD-10K	0.58	0.44
Money market account-2.5K	0.37	0.26
Interest checking account-5K	0.12	0.14
Regular savings account-1K	0.17	0.20
Credit card, Classic	11.80	13.61
30 Year fixed-rate mortgage	4.12	4.28
15 Year fixed-rate mortgage	3.63	3.84
5/1 Year adjustable rate mortgage	3.65	4.11
3/1 Year adjustable rate mortgage	3.67	4.06
1 Year adjustable rate mortgage	3.65	4.05
Unsecured fixed rate loan, 36 months	9.46	10.31
Home equity loan, 5 year, 80%	4.88	5.39
Home equity loan, LOC, 80%	5.54	5.85
Used car loan, 48 months	3.75	5.55
Used car loan, 36 months	3.61	5.50
New car loan, 60 months	3.69	5.22
New car loan, 48 months	3.57	5.10

Notes:

1. Data extracted by NCUA from S&P Global Market Intelligence databases (<https://www.spglobal.com/marketintelligence>) on July 17, 2019. The data represent interest rates reported by active banks and credit unions for the last Friday of the quarter (June 28, 2019).