

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

For June 26, 2020

Product	Credit Unions (National Average Rate)	Banks (National Average Rate)
5 Year CD-10K	1.14	0.92
4 Year CD-10K	1.02	0.81
3 Year CD-10K	0.92	0.73
2 Year CD-10K	0.79	0.61
1 Year CD-10K	0.62	0.47
6 Month CD-10K	0.43	0.31
3 Month CD-10K	0.27	0.20
Money market account-2.5K	0.21	0.14
Interest checking account-2.5K	0.10	0.09
Regular savings account-2.5K	0.13	0.13
Credit card, Classic	11.27	12.61
30 Year fixed-rate mortgage	3.43	3.52
15 Year fixed-rate mortgage	2.97	3.11
5/1 Year adjustable rate mortgage	3.21	3.72
3/1 Year adjustable rate mortgage	3.33	3.68
1 Year adjustable rate mortgage	3.32	3.47
Unsecured fixed rate loan, 36 months	9.21	10.28
Home equity loan, 5 year, 80%	4.50	5.01
Home equity loan, LOC, 80%	3.99	4.24
Used car loan, 48 months	3.33	5.23
Used car loan, 36 months	3.21	5.17
New car loan, 60 months	3.28	4.90
New car loan, 48 months	3.15	4.78

Notes:

1. Data extracted by NCUA from S&P Global Market Intelligence databases (<https://www.spglobal.com/marketintelligence>) on July 15, 2020. The data represent interest rates reported by active banks and credit unions for the last Friday of the quarter (June 26, 2020).