

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

For March 29, 2019

<b>Product</b>	<b>All CUs (National Average Rate)</b>	<b>All Banks (National Average Rate)</b>
5 Year CD-10K	2.42	1.92
4 Year CD-10K	2.16	1.67
3 Year CD-10K	1.96	1.56
2 Year CD-10K	1.74	1.39
1 Year CD-10K	1.40	1.10
6 Month CD-10K	0.92	0.67
3 Month CD-10K	0.56	0.42
Money market account-2.5K	0.36	0.25
Interest checking account-5K	0.12	0.14
Regular savings account-1K	0.17	0.19
Credit card, Classic	11.82	13.65
30 Year fixed-rate mortgage	4.50	4.56
15 Year fixed-rate mortgage	3.99	4.12
5/1 Year adjustable rate mortgage	3.92	4.25
3/1 Year adjustable rate mortgage	3.95	4.18
1 Year adjustable rate mortgage	3.75	4.14
Unsecured fixed rate loan, 36 months	9.47	10.27
Home equity loan, 5 year, 80%	4.94	5.40
Home equity loan, LOC, 80%	5.54	5.82
Used car loan, 48 months	3.75	5.50
Used car loan, 36 months	3.62	5.45
New car loan, 60 months	3.70	5.15
New car loan, 48 months	3.57	5.03

Notes:

1. Data extracted by NCUA from S&P Global Market Intelligence databases (<https://www.spglobal.com/marketintelligence>) on April 8, 2019. The data represent interest rates reported by active banks and credit unions for the last Friday of the quarter (March 29, 2019).