

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

For March 27, 2020

Product	Credit Unions (National Average Rate)	Banks (National Average Rate)
5 Year CD-10K	1.56	1.12
4 Year CD-10K	1.42	1.00
3 Year CD-10K	1.30	0.91
2 Year CD-10K	1.15	0.79
1 Year CD-10K	0.95	0.63
6 Month CD-10K	0.65	0.41
3 Month CD-10K	0.40	0.27
Money market account-2.5K	0.30	0.18
Interest checking account-5K	0.11	0.11
Regular savings account-1K	0.16	0.14
Credit card, Classic	11.54	13.15
30 Year fixed-rate mortgage	3.71	3.79
15 Year fixed-rate mortgage	3.23	3.36
5/1 Year adjustable rate mortgage	3.28	3.79
3/1 Year adjustable rate mortgage	3.26	3.74
1 Year adjustable rate mortgage	3.48	3.61
Unsecured fixed rate loan, 36 months	9.28	10.21
Home equity loan, 5 year, 80%	4.65	5.21
Home equity loan, LOC, 80%	4.56	5.05
Used car loan, 48 months	3.50	5.44
Used car loan, 36 months	3.37	5.39
New car loan, 60 months	3.45	5.10
New car loan, 48 months	3.32	4.99

Notes:

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