

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

December, 2012

Data Provided to NCUA By RateWatch, Inc.

Product	All CUs (National Average Rate)	All Banks (National Average Rate)	26 Banks Converted from CUs <sup>1</sup> (Average Rate)
5 YR CD-10K	1.42	0.84	1.32
4 YR CD-10K	1.15	0.65	1.05
3 YR CD-10K	0.93	0.52	0.87
2 YR CD-10K	0.70	0.38	0.66
1 YR CD-10K	0.46	0.23	0.44
6 MO CD-10K	0.32	0.15	0.28
3 MO CD-10K	0.21	0.09	0.17
MONEY MARKET-2.5K	0.20	0.08	0.14
INT CHKING-2.5K	0.11	0.05	0.08
REG SAVINGS-2.5K	0.16	0.07	0.10
CREDITCRD VISA	11.40	12.04	10.59
30YR FIX	3.56	3.48	3.72
15YR FIX	3.08	2.91	3.00
5/1YR ARM	3.15	2.79	3.10
3/1YR ARM	2.85	3.00	2.92
1YR ARM	2.68	3.65	2.65
UNSECRD FIX36	9.94	11.74	11.73
HM EQ 5 80%	4.99	5.59	5.21
HOME EQ LOC 80%	4.30	5.58	4.59
48M CAR 2YR OLD	3.09	4.54	4.93
36M CAR 2YR OLD	2.96	4.51	4.83
NEW CAR 60MO	2.99	4.23	4.76
NEW CAR 48MO	2.89	4.12	4.65

<sup>1</sup> There are currently 26 banks that have converted from a credit union, had a credit union merge into them, or acquired a bank that had converted from or merged with a credit union. The names of those banks, with the original credit union name in parenthesis, are: 1st Security Bank (Washington CU), Affiliated Bank (Affiliated FCU), Allied First Bank (Allied Pilots Association FCU), Atlantic Coast Bank (Atlantic Coast FCU), Bank @tlantec (@tlantic Financial FCU), Beacon Federal (Beacon FCU and other CUs), Carolina Federal Savings Bank (Sacred Heart of Charleston CU and Roper Employees FCU), Conestoga Bank (IGA FCU), Citizens Community Federal (Community Schools CU), Coastway Community Bank (Coastway CU), Haverhill Bank (Northeast Community CU), Heritage Bank of the South (AGE FCU), Kaiser Federal Bank (Kaiser Permanente FCU), Lusitania Savings Bank (Lusitania FCU), Nationwide Bank (Nationwide FCU), New York Community Bank (Synergy FCU), First Place Bank (Ohio Central FCU), OmniAmerican Bank (Omni American CU), Pacific Trust Bank (Pacific Trust FCU), Umqua Bank (Rainier Pacific FCU), Share Plus Federal Bank (Share Plus FCU), Sound Community Bank (CU of the Pacific), Sunshine Savings Bank (Sunshine State CU), Susquehanna Bank (BUCS FCU), Think Mutual (Think FCU), and Viewpoint Bank (Community CU).