

## Quarterly Bank Rates Analysis

### As of January 2019

Data based on the banks who responded to email. Blank Items = no information provided.

Bank Name	CD - 6 Mo.	CD - 12 Mo.	CD - 18 Mo.	CD - 24 Mo.	CD - 36 Mo.	Money Market	Operating / Checking Interest	Credit Cards	General Fees **	Comments
Bank United	2.20%	2.65%	2.77%	2.80%		1.75%	No	Yes	None	Rates will be reviewed to remain competitive.
BBVA Compass	2.01%	2.03%	2.01%	1.99%	1.94%	1.50%	0.05%		Yes	CD Rates - Minimum of \$200,000/ Checking has Tiered rates with net service charge based on transaction volume,
Centennial Bank	0.10%	0.20%	0.30%	0.35%	0.35%	0.10%		No	Yes	
CenterState	0.50%	1.00%	2.28% for 15 mo.	2.20%	2.03%	0.10%	0.05%	Yes	Yes	Still reviewing to lower/eliminate fees
FCB	1.99%	2.31%	2.35%	2.35%	2.39%	Varies	No	Yes	Yes	MMA Rates are dependent upon amount & relationship. Credit Card through 3rd party.
Iberia Bank	1.50%	2.00%	2.25%							
Northern Trust Bank	1.55%	2.10%	2.75%	2.70%	2.75%	0.20%	0.02%		Yes	.20% for \$250K under, .45% over \$500k, %1.25 over \$1m
Pilot Bank	2.00%	2.25%	2.50%	2.65%	2.71%	1.75%	No	No	None	Rates can be reviewed to remain competitive
SunTrust ***	DNR	DNR	DNR	DNR	DNR	DNR	1.96%		Yes	Not in the Public Funds Investing Market - Interest is noted on Dec statements- fees usually offset interest
TIAA Bank	2.00%	2.74%	2.77%	2.80%	2.87%	0.50% to 0.70%	0.51%	Yes	Yes	Checking rates vary on balance.
Valley National	1.90%	2.00%	2.6%/Float	1.25%	1.40%	1.75%	2.56%	Yes	None	18 Month CD- Floating resets monthly is currently 2.60% - Checking rate is tied to T-Bill. Rates fluctuate monthly. CD Rates can be reviewed to remain competitive
Wells Fargo Bank	2.18%	2.27%	2.27%	2.28%	2.25%	0.20%		Yes	Yes	Standard fee is \$30 plus extras

\*\* General Fees

Bank Fees vary on several levels and can be provided upon request. Mostly charge for Online transactions (ACH), monthly maintenance fees.

\*\*\*

Did not respond

Credit Cards

Banks do request that there is a current account open. (Checking, MMA or CD)