Trusted Insight, Effective Solutions



Business & Industry Consulting

Market Analysis

Strategic Solutions

Financial Investments

Risk Management

egulatory Expert

31 December 2020

Classic	Unsec	New Veh	New Veh	New Veh	Used Veh	Used Veh			FRM	FRM
CCd	36mo	48mo	60mo	72mo	48mo	60mo	LOC	10yr	15yr	30yr
10.83%	9.04%	2.98%	3.08%	3.41%	3.19%	3.29%	3.80%	4.39%	2.84%	3.17%
10 65%	9 18%	3 04%	3 16%	3 47%	3 37%	3 45%	3 45%	4 03%	2 89%	3.26%
										3.28%
										3.42%
										3.43%
12.08%	9.44%	2.95%	3.08%	3.56%	3.15%	3.28%	4.50%	5.59%	2.76%	3.16%
9.85%	9.44%	3.07%	3.14%	3.37%	3.20%	3.28%	4.97%	4.80%	2.73%	2.81%
9.24%	10.01%	3.02%	3.12%	3.38%	3.20%	3.32%	5.66%	4.39%	2.73%	3.07%
9.66%	9.74%	2.87%	2.96%	3.20%	3.18%	3.29%	5.79%	4.37%	2.84%	2.43%
8.70%	9.06%	3.03%	3.07%	3.30%	3.05%	3.09%	3.50%	3.75%	2.61%	2.40%
11.37%	9.00%	3.31%	3.37%	3.62%	3.43%	3.51%	5.50%	5.59%	2.87%	3.20%
10.27%	9.41%	3.11%	3.16%	3.37%	3.15%	3.20%	4.38%	5.89%	2.62%	2.95%
10 63%	8 55%	2 99%	3 12%	3 41%	3 20%	3 31%	4 40%	4 82%	2 77%	3.16%
										3.23% 3.17%
										3.27%
										3.20%
10.00%	6.03%	2.94%	3.04%	3.20/0	5.15%	3.24%	4.00%	4.74%	2.01%	2.95%
10.81%	9.17%	2.98%	3.07%	3.38%	3.12%	3.21%	3.51%	4.83%	2.72%	3.11%
11.36%	9.02%	2.68%	2.80%	3.22%	2.87%	3.00%	3.90%	5.83%	2.79%	3.19%
8.63%	9.09%	3.12%	3.17%	3.44%	3.24%	3.29%	3.00%	4.03%	2.67%	3.17%
11.69%	8.89%	2.93%	3.01%	3.32%	3.04%	3.11%	3.00%	3.74%	2.69%	3.05%
10.35%	9.42%	3.00%	3.10%	3.34%	3.14%	3.25%	3.75%	5.95%	2.74%	3.03%
12.02%	9.41%	3.17%	3.26%	3.56%	3.33%	3.39%	3.88%	4.61%	2.73%	3.12%
10.66%	9.04%	2.83%	2.93%	3.24%	3.15%	3.23%	4.75%	5.21%	2.37%	3.21%
11.30%	9.12%	2.95%	3.04%	3.31%	3.23%	3.34%	3.98%	4.66%	2.95%	3.27%
										3.26%
										3.31%
	8.85%		2.79%		2.80%	3.00%		4.99%		2.93%
10.26%	9.25%	3.04%	3.10%	3.26%	3.44%	3.50%	5.50%	5.59%	3.02%	3.31%
10.77%	8.86%	2.96%	3.06%	3.49%	3.22%	3.34%	3.89%	4.70%	2.87%	3.20%
										3.18%
						3.37%				3.26%
10 200/										
10.29% 11.23%	8.63% 8.84%	3.13% 2.98%	3.13% 3.15%	3.52% 3.58%	3.24% 3.38%	3.53%	3.24% 4.50%	3.92% 4.83%	2.85% 2.87%	3.16%
	10.83% 10.65% 10.84% 9.76% 11.02% 8.96% 12.68% 9.85% 9.24% 9.66% 8.70% 11.37% 10.27% 10.63% 11.24% 8.47% 10.48% 12.36% 10.60% 10.81% 11.36% 8.63% 11.69% 10.35% 12.02% 10.66% 11.30% 12.19% 11.58% 7.95%	CCd 36mo 10.83% 9.04% 10.84% 8.83% 9.76% 9.55% 11.02% 9.37% 8.96% 8.69% 12.68% 9.44% 9.24% 10.01% 9.66% 9.74% 8.70% 9.06% 11.37% 9.00% 10.27% 9.41% 10.43% 8.55% 11.24% 9.32% 8.47% 9.81% 10.48% 8.99% 12.36% 5.96% 10.60% 8.65% 10.81% 9.17% 11.36% 9.02% 8.63% 9.09% 11.69% 8.89% 10.35% 9.42% 12.02% 9.41% 10.66% 9.04% 11.30% 9.12% 12.19% 8.42% 11.58% 9.54% 7.95% 8.85% 10.26% 9.25% 10.77% 8.86%	CCd 36mo 48mo 10.83% 9.04% 2.98% 10.84% 8.83% 2.88% 9.76% 9.55% 3.03% 11.02% 9.37% 3.04% 8.96% 8.69% 3.29% 12.68% 9.44% 2.95% 9.85% 9.44% 3.07% 9.24% 10.01% 3.02% 9.66% 9.74% 2.87% 8.70% 9.06% 3.03% 11.37% 9.00% 3.31% 10.27% 9.41% 3.11% 10.63% 8.55% 2.99% 11.24% 9.32% 2.94% 8.47% 9.81% 3.14% 10.48% 8.99% 3.13% 12.36% 5.96% 2.81% 10.60% 8.65% 2.94% 11.36% 9.02% 2.68% 8.63% 9.09% 3.12% 11.69% 8.89% 2.93% 10.35% 9.42% 3.00%	10.83% 9.04% 2.98% 3.08% 10.65% 9.18% 3.04% 3.16% 10.84% 8.83% 2.88% 3.03% 9.76% 9.55% 3.03% 3.05% 11.02% 9.37% 3.04% 3.21% 8.96% 8.69% 3.29% 3.42% 12.68% 9.44% 2.95% 3.08% 9.85% 9.44% 3.07% 3.14% 9.24% 10.01% 3.02% 3.12% 9.66% 9.74% 2.87% 2.96% 8.70% 9.06% 3.03% 3.07% 11.37% 9.00% 3.31% 3.37% 10.27% 9.41% 3.11% 3.16% 10.48% 8.99% 3.13% 3.28% 12.36% 5.96% 2.81% 2.98% 10.60% 8.65% 2.94% 3.04% 11.36% 9.02% 2.68% 2.80% 8.63% 9.09% 3.12% 3.17% 11.69%	CCd 36mo 49mo 60mo 72mo 10.83% 9.04% 2.98% 3.08% 3.41% 10.84% 8.83% 2.88% 3.03% 3.47% 10.84% 8.83% 2.88% 3.03% 3.37% 9.76% 9.55% 3.03% 3.05% 3.30% 11.02% 9.37% 3.04% 3.21% 3.51% 8.96% 8.69% 3.29% 3.42% 3.61% 12.68% 9.44% 2.95% 3.08% 3.56% 9.85% 9.44% 3.07% 3.14% 3.37% 9.66% 9.74% 2.87% 2.96% 3.20% 8.70% 9.06% 3.03% 3.07% 3.30% 11.37% 9.00% 3.31% 3.37% 3.62% 10.27% 9.41% 3.11% 3.16% 3.37% 10.63% 8.55% 2.99% 3.12% 3.41% 11.24% 9.32% 2.94% 3.04% 3.32% 10.48% <td>CCd 36mo 48mo 50me 72mo 48mo 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 10.65% 9.18% 3.04% 3.16% 3.47% 3.32% 10.84% 8.83% 2.88% 3.03% 3.37% 3.11% 9.76% 9.55% 3.03% 3.21% 3.51% 3.36% 8.96% 8.69% 3.29% 3.42% 3.61% 3.36% 8.96% 8.69% 3.29% 3.42% 3.61% 3.36% 12.68% 9.44% 2.95% 3.08% 3.56% 3.15% 9.85% 9.44% 2.95% 3.08% 3.56% 3.15% 9.24% 10.01% 3.02% 3.12% 3.38% 3.20% 9.24% 10.01% 3.02% 3.12% 3.30% 3.05% 10.27% 9.41% 3.11% 3.37% 3.62% 3.43% 10.27% 9.41% 3.11% 3.16% 3.37% 3.15%</td> <td>CCd 36mo 48mo 50mo 72mo 48mo 60mo 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 10.65% 9.18% 3.04% 3.16% 3.47% 3.32% 3.45% 10.84% 8.83% 2.88% 3.03% 3.37% 3.11% 3.22% 9.76% 9.55% 3.03% 3.21% 3.51% 3.36% 3.50% 11.02% 9.37% 3.04% 3.21% 3.51% 3.36% 3.50% 8.96% 8.69% 3.29% 3.42% 3.61% 3.84% 4.10% 12.68% 9.44% 2.95% 3.08% 3.56% 3.15% 3.28% 9.85% 9.44% 3.07% 3.14% 3.37% 3.20% 3.28% 9.24% 10.01% 3.02% 3.12% 3.38% 3.20% 3.28% 9.24% 10.01% 3.03% 3.07% 3.30% 3.05% 3.09% 8.70% 9.06% <t< td=""><td>CCd 36mo 48mo 60mo 100 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 10.65% 9.18% 3.04% 3.16% 3.47% 3.32% 3.45% 3.45% 10.84% 8.83% 2.88% 3.03% 3.37% 3.11% 3.22% 4.12% 9.76% 9.55% 3.03% 3.05% 3.16% 3.16% 1.00% 11.02% 9.37% 3.04% 3.21% 3.51% 3.36% 3.50% 4.13% 8.96% 8.69% 3.29% 3.24% 3.61% 3.84% 4.10% 3.50% 12.68% 9.44% 2.95% 3.08% 3.56% 3.15% 3.28% 4.50% 9.85% 9.44% 2.95% 3.02% 3.18% 3.29% 5.79% 8.70% 9.24% 10.01% 3.14% 3.37% 3.18% 3.29% 5.79% 8.70% 9.06% 3.03% 3.07% 3.30%</td><td> 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 4.39% </td><td> 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 4.39% 2.84% </td></t<></td>	CCd 36mo 48mo 50me 72mo 48mo 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 10.65% 9.18% 3.04% 3.16% 3.47% 3.32% 10.84% 8.83% 2.88% 3.03% 3.37% 3.11% 9.76% 9.55% 3.03% 3.21% 3.51% 3.36% 8.96% 8.69% 3.29% 3.42% 3.61% 3.36% 8.96% 8.69% 3.29% 3.42% 3.61% 3.36% 12.68% 9.44% 2.95% 3.08% 3.56% 3.15% 9.85% 9.44% 2.95% 3.08% 3.56% 3.15% 9.24% 10.01% 3.02% 3.12% 3.38% 3.20% 9.24% 10.01% 3.02% 3.12% 3.30% 3.05% 10.27% 9.41% 3.11% 3.37% 3.62% 3.43% 10.27% 9.41% 3.11% 3.16% 3.37% 3.15%	CCd 36mo 48mo 50mo 72mo 48mo 60mo 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 10.65% 9.18% 3.04% 3.16% 3.47% 3.32% 3.45% 10.84% 8.83% 2.88% 3.03% 3.37% 3.11% 3.22% 9.76% 9.55% 3.03% 3.21% 3.51% 3.36% 3.50% 11.02% 9.37% 3.04% 3.21% 3.51% 3.36% 3.50% 8.96% 8.69% 3.29% 3.42% 3.61% 3.84% 4.10% 12.68% 9.44% 2.95% 3.08% 3.56% 3.15% 3.28% 9.85% 9.44% 3.07% 3.14% 3.37% 3.20% 3.28% 9.24% 10.01% 3.02% 3.12% 3.38% 3.20% 3.28% 9.24% 10.01% 3.03% 3.07% 3.30% 3.05% 3.09% 8.70% 9.06% <t< td=""><td>CCd 36mo 48mo 60mo 100 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 10.65% 9.18% 3.04% 3.16% 3.47% 3.32% 3.45% 3.45% 10.84% 8.83% 2.88% 3.03% 3.37% 3.11% 3.22% 4.12% 9.76% 9.55% 3.03% 3.05% 3.16% 3.16% 1.00% 11.02% 9.37% 3.04% 3.21% 3.51% 3.36% 3.50% 4.13% 8.96% 8.69% 3.29% 3.24% 3.61% 3.84% 4.10% 3.50% 12.68% 9.44% 2.95% 3.08% 3.56% 3.15% 3.28% 4.50% 9.85% 9.44% 2.95% 3.02% 3.18% 3.29% 5.79% 8.70% 9.24% 10.01% 3.14% 3.37% 3.18% 3.29% 5.79% 8.70% 9.06% 3.03% 3.07% 3.30%</td><td> 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 4.39% </td><td> 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 4.39% 2.84% </td></t<>	CCd 36mo 48mo 60mo 100 10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 10.65% 9.18% 3.04% 3.16% 3.47% 3.32% 3.45% 3.45% 10.84% 8.83% 2.88% 3.03% 3.37% 3.11% 3.22% 4.12% 9.76% 9.55% 3.03% 3.05% 3.16% 3.16% 1.00% 11.02% 9.37% 3.04% 3.21% 3.51% 3.36% 3.50% 4.13% 8.96% 8.69% 3.29% 3.24% 3.61% 3.84% 4.10% 3.50% 12.68% 9.44% 2.95% 3.08% 3.56% 3.15% 3.28% 4.50% 9.85% 9.44% 2.95% 3.02% 3.18% 3.29% 5.79% 8.70% 9.24% 10.01% 3.14% 3.37% 3.18% 3.29% 5.79% 8.70% 9.06% 3.03% 3.07% 3.30%	10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 4.39%	10.83% 9.04% 2.98% 3.08% 3.41% 3.19% 3.29% 3.80% 4.39% 2.84%

Trusted Insight, Effective Solutions



Business & Industry Consulting Market Analysis Strategic Solutions Financial Investments Risk Management

31 December 2020

	Share Draft	Regular Savings	\$10K MMkt	\$50K MMkt	3MO CD	6MO CD	1YR CD	2YR CD	3YR CD	4YR CD
	Brait									
Inited States-										
National Average	0.38%	0.15%	0.19%	0.27%	0.20%	0.30%	0.44%	0.57%	0.76%	0.86%
Mid-South-	1.03%	0.21%	0.23%	0.33%	0.27%	0.40%	0.53%	0.66%	0.75%	0.86%
Texas	0.39%	0.21%	0.22%	0.30%	0.25%	0.37%	0.53%	0.67%	0.78%	0.85%
Oklahoma	1.00%	0.50%	0.22%	0.40%	0.40%	0.50%	0.58%	0.67%	0.73%	0.83%
Louisiana	1.79%	0.30%	0.27%	0.40%	0.40%	0.42%	0.60%	0.07%	0.77%	0.87%
	1.00%	0.17%	0.23%	0.32%	0.33%	0.42%	0.51%	0.73%	0.67%	0.80%
Arkansas										
Missouri	0.98%	0.15%	0.20%	0.30%	0.23%	0.33%	0.45%	0.59%	0.69%	0.79%
Mountain West-	0.23%	0.13%	0.16%	0.23%	0.20%	0.32%	0.44%	0.57%	0.68%	0.76%
Arizona	0.23%	0.15%	0.18%	0.24%	0.16%	0.31%	0.45%	0.59%	0.76%	0.79%
New Mexico	0.08%	0.15%	0.15%	0.25%	0.23%	0.34%	0.52%	0.66%	0.78%	0.89%
Utah	0.10%	0.05%	0.15%	0.20%	0.20%	0.28%	0.39%	0.52%	0.62%	0.69%
Colorado	0.43%	0.05%	0.20%	0.26%	0.19%	0.36%	0.47%	0.62%	0.72%	0.80%
Idaho	0.30%	0.25%	0.13%	0.19%	0.23%	0.29%	0.37%	0.46%	0.54%	0.63%
	2 420/	0.450/	0.450/	0.000/	0.400/	0.000/	0.400/	0 = 40/	0.540/	0.700
West-	0.18%	0.16%	0.16%	0.22%	0.19%	0.30%	0.42%	0.54%	0.64%	0.72%
California	0.10%	0.19%	0.17%	0.24%	0.19%	0.31%	0.44%	0.58%	0.68%	0.76%
Oregon	0.00%	0.00%	0.12%	0.17%	0.16%	0.22%	0.31%	0.41%	0.52%	0.60%
Washington	0.30%	0.25%	0.16%	0.22%	0.18%	0.26%	0.36%	0.48%	0.58%	0.66%
Hawaii	0.43%	0.05%	0.19%	0.26%	0.24%	0.42%	0.59%	0.69%	0.78%	0.87%
Nevada	0.06%	0.31%	0.14%	0.20%	0.20%	0.28%	0.41%	0.55%	0.63%	0.73%
Midwest-	0.64%	0.19%	0.18%	0.27%	0.17%	0.27%	0.39%	0.52%	0.63%	0.71%
Illinois	1.05%	0.32%	0.18%	0.30%	0.17%	0.28%	0.38%	0.52%	0.60%	0.68%
Ohio	0.53%	0.12%	0.17%	0.26%	0.17%	0.28%	0.39%	0.50%	0.58%	0.66%
Michigan	0.00%	0.06%	0.15%	0.23%	0.15%	0.26%	0.38%	0.52%	0.65%	0.76%
Wisconsin	0.63%	0.19%	0.21%	0.32%	0.21%	0.30%	0.44%	0.57%	0.70%	0.77%
Indiana	1.00%	0.27%	0.18%	0.26%	0.15%	0.25%	0.37%	0.49%	0.62%	0.70%
Cauth	0.00%	0.000/	0.249/	0.300/	0.249/	0.319/	0.459/	0.60%	0.70%	0.030/
South-	0.09%	0.09%	0.21%	0.28%	0.21%	0.31%	0.46%	0.60%	0.70%	0.82%
Florida	0.09%	0.08%	0.18%	0.24%	0.19%	0.30%	0.42%	0.55%	0.67%	0.75%
Georgia	0.21%	0.22%	0.21%	0.28%	0.20%	0.35%	0.52%	0.67%	0.76%	0.86%
South Carolina	0.04%	0.06%	0.20%	0.28%	0.18%	0.27%	0.40%	0.53%	0.63%	0.78%
Alabama	0.00%	0.00%	0.26%	0.32%	0.25%	0.33%	0.48%	0.64%	0.74%	0.89%
North Carolina	0.30%	0.23%	0.21%	0.27%	0.21%	0.34%	0.45%	0.56%	0.65%	0.74%
Northeast-	0.30%	0.10%	0.17%	0.24%	0.17%	0.27%	0.40%	0.53%	0.65%	0.74%
New York		0.10%								0.82%
Massachusetts	0.35% 0.15%	0.08%	0.20% 0.16%	0.28% 0.25%	0.21% 0.18%	0.29% 0.27%	0.40% 0.40%	0.51% 0.57%	0.69% 0.69%	0.82%
Pennsylvania	0.05%	0.23%	0.10%	0.23%	0.18%	0.27%	0.40%	0.56%	0.65%	0.74%
•	0.24%	0.05%	0.17%	0.23%	0.18%	0.26%	0.45%	0.36%	0.59%	0.74%
New Jersey	0.24%	0.05%	0.13%	0.2370	0.17/0	0.20%	0.30%	0.40/0	0.55/0	0.67%

Trusted Insight, Effective Solutions



Business & Industry Consulting

Market Analysis

Strategic Solutions

Financial Investment

Risk Management

Regulatory Exper

31 December 2020

IVITY AND PRIC	

			YTD CHA	NIGE	CYCLICAL	CHANGE	RATE SEI	VSITIVITY
Dook	Dee	Commont		_				Rate
				· ·		· ·		
2019	2019	Avg Rate	Rate	Spread	Rate	Spread	Benchmk	Sensitivity
3.66%	3.45%	2.98%	-0.47%	0.98%	-0.68%	2.06%	-2.74%	25%
3.78%	3.57%	3.08%	-0.49%	0.96%	-0.70%	2.06%	-2.76%	25%
4.58%	3.55%	2.84%	-0.72%	0.47%	-1.75%	0.68%	-2.42%	72%
5.06%	4.00%	3.17%	-0.83%	0.16%	-1.89%	0.33%	-2.22%	85%
0.14%	0.16%	0.38%	0.22%	1.68%	0.24%	2.58%	-2.34%	-10%
0.19%	0.19%	0.15%	-0.04%	1.42%	-0.04%	2.30%	-2.34%	2%
0.65%	0.62%	0.27%	-0.35%	1.11%	-0.38%	1.96%	-2.34%	16%
1.05%	0.98%	0.30%	-0.68%	0.83%	-0.75%	1.70%	-2.45%	31%
1.53%	1.39%	0.44%	-0.95%	0.54%	-1.09%	1.53%	-2.62%	42%
1.86%	1.62%	0.57%	-1.05%	0.40%	-1.29%	1.45%	-2.74%	47%
2.25%	1.92%	0.76%	-1.16%	0.29%	-1.49%	1.27%	-2.76%	54%
	3.78% 4.58% 5.06% 0.14% 0.19% 0.65% 1.05% 1.86%	2019 2019 3.66% 3.45% 3.78% 3.57% 4.58% 3.55% 5.06% 4.00% 0.14% 0.16% 0.19% 0.19% 0.65% 0.62% 1.05% 0.98% 1.53% 1.39% 1.86% 1.62%	2019 2019 Avg Rate 3.66% 3.45% 2.98% 3.78% 3.57% 3.08% 4.58% 3.55% 2.84% 5.06% 4.00% 3.17% 0.14% 0.16% 0.38% 0.19% 0.19% 0.15% 0.65% 0.62% 0.27% 1.05% 0.98% 0.30% 1.53% 1.39% 0.44% 1.86% 1.62% 0.57%	Peak Dec Current Avg Rate Current Rate 2019 2019 Avg Rate Current Rate 3.66% 3.45% 2.98% -0.47% 3.78% 3.57% 3.08% -0.49% 4.58% 3.55% 2.84% -0.72% 5.06% 4.00% 3.17% -0.83% 0.14% 0.16% 0.38% 0.22% 0.19% 0.15% -0.04% -0.04% 0.65% 0.62% 0.27% -0.35% 1.05% 0.98% 0.30% -0.68% 1.53% 1.39% 0.44% -0.95% 1.86% 1.62% 0.57% -1.05%	Peak 2019 Dec 2019 Current Avg Rate Current Rate Pricing Pricing Rate 3.66% 3.45% 2.98% -0.47% 0.98% 3.78% 3.57% 3.08% -0.49% 0.96% 4.58% 3.55% 2.84% -0.72% 0.47% 5.06% 4.00% 3.17% -0.83% 0.16% 0.14% 0.16% 0.38% 0.22% 1.68% 0.19% 0.19% 0.15% -0.04% 1.42% 0.65% 0.62% 0.27% -0.35% 1.11% 1.05% 0.98% 0.30% -0.68% 0.83% 1.53% 1.39% 0.44% -0.95% 0.54% 1.86% 1.62% 0.57% -1.05% 0.40%	Peak 2019 Dec 2019 Current Avg Rate Current Rate Pricing Rate Current Rate Current Rate Pricing Rate Current Rate <td>Peak 2019 Dec 2019 Current Avg Rate Current Rate Pricing Spread Current Rate Pricing Rate Current Spread Current Spread</td> <td>Peak 2019 Dec 2019 Current Avg Rate Current Rate Pricing Rate Current Rate Pricing Rate Current Rate Pricing Rate Chg in Benchmk 3.66% 3.45% 2.98% -0.47% 0.98% -0.68% 2.06% -2.74% 3.78% 3.57% 3.08% -0.49% 0.96% -0.70% 2.06% -2.76% 4.58% 3.55% 2.84% -0.72% 0.47% -1.75% 0.68% -2.42% 5.06% 4.00% 3.17% -0.83% 0.16% -1.89% 0.33% -2.22% 0.14% 0.16% 0.38% 0.22% 1.68% 0.24% 2.58% -2.34% 0.19% 0.19% 0.15% -0.04% 1.42% -0.04% 2.30% -2.34% 0.65% 0.62% 0.27% -0.35% 1.11% -0.38% 1.96% -2.34% 1.05% 0.98% 0.30% -0.68% 0.83% -0.75% 1.70% -2.45% 1.53% 1.39% 0.44%</td>	Peak 2019 Dec 2019 Current Avg Rate Current Rate Pricing Spread Current Rate Pricing Rate Current Spread Current Spread	Peak 2019 Dec 2019 Current Avg Rate Current Rate Pricing Rate Current Rate Pricing Rate Current Rate Pricing Rate Chg in Benchmk 3.66% 3.45% 2.98% -0.47% 0.98% -0.68% 2.06% -2.74% 3.78% 3.57% 3.08% -0.49% 0.96% -0.70% 2.06% -2.76% 4.58% 3.55% 2.84% -0.72% 0.47% -1.75% 0.68% -2.42% 5.06% 4.00% 3.17% -0.83% 0.16% -1.89% 0.33% -2.22% 0.14% 0.16% 0.38% 0.22% 1.68% 0.24% 2.58% -2.34% 0.19% 0.19% 0.15% -0.04% 1.42% -0.04% 2.30% -2.34% 0.65% 0.62% 0.27% -0.35% 1.11% -0.38% 1.96% -2.34% 1.05% 0.98% 0.30% -0.68% 0.83% -0.75% 1.70% -2.45% 1.53% 1.39% 0.44%

\	
Yiel	d Curve
	Current
	Benchmark
Prime	3.25%
FFds	0.09%
1m	0.09%
3m	0.09%
6m	0.09%
12m	0.10%
2yr	0.13%
3yr	0.17%
4yr	0.27%
5yr	0.36%
7yr	0.65%
10yr	0.93%
30yr	1.65%

3

12 MONTH NATIONAL MARKET RATE HISTORY & PRICING SPREADS

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Fed Funds	1.55%	1.59%	1.58%	0.08%	0.05%	0.05%	0.08%	0.10%	0.09%	0.10%	0.10%	0.09%	0.09%
1yr UST	1.59%	1.48%	0.97%	0.17%	0.16%	0.17%	0.16%	0.10%	0.13%	0.12%	0.12%	0.11%	0.11%
2yr UST	1.58%	1.44%	0.86%	0.23%	0.19%	0.16%	0.16%	0.11%	0.14%	0.13%	0.13%	0.16%	0.16%
3yr UST	1.62%	1.42%	0.85%	0.29%	0.24%	0.19%	0.18%	0.11%	0.18%	0.16%	0.16%	0.19%	0.19%
7yr UST	1.83%	1.53%	1.03%	0.51%	0.52%	0.50%	0.49%	0.39%	0.50%	0.48%	0.48%	0.62%	0.62%
10yr UST	1.92%	1.61%	1.13%	0.62%	0.64%	0.65%	0.66%	0.55%	0.72%	0.70%	0.70%	0.84%	0.84%
5yr Vehicle	3.57%	3.55%	3.53%	3.43%	3.33%	3.28%	3.24%	3.21%	3.17%	3.16%	3.16%	3.12%	3.12%
15yr FLM	3.55%	3.45%	3.38%	3.43%	3.24%	3.18%	3.13%	3.02%	2.99%	2.96%	2.96%	2.92%	2.92%
30yr FLM	4.00%	3.86%	3.77%	3.84%	3.59%	3.57%	3.52%	3.39%	3.32%	3.30%	3.30%	3.25%	3.25%
Reg Savings	0.19%	0.18%	0.18%	0.17%	0.15%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.15%	0.15%
MoneyMkt	0.62%	0.61%	0.61%	0.52%	0.42%	0.38%	0.37%	0.33%	0.31%	0.31%	0.31%	0.29%	0.29%
1yr CD	1.39%	1.37%	1.36%	0.96%	0.81%	0.71%	0.65%	0.58%	0.53%	0.52%	0.52%	0.47%	0.47%
2yr CD	1.62%	1.59%	1.59%	1.16%	0.99%	0.88%	0.82%	0.74%	0.68%	0.66%	0.66%	0.61%	0.61%
Pricing Spread	ds-												
Veh Loan	1.95%	2.13%	2.68%	3.14%	3.09%	3.09%	3.06%	3.10%	2.99%	3.00%	3.00%	2.93%	2.93%
15yr FLM	1.72%	1.92%	2.35%	2.92%	2.72%	2.68%	2.64%	2.63%	2.49%	2.48%	2.48%	2.30%	2.30%
30yr FLM	2.08%	2.25%	2.64%	3.22%	2.95%	2.92%	2.86%	2.84%	2.60%	2.60%	2.60%	2.41%	2.41%
Reg Svgs	-1.36%	-1.41%	-1.40%	0.09%	0.10%	0.09%	0.06%	0.04%	0.05%	0.04%	0.04%	0.06%	0.06%
MMkt	-0.93%	-0.98%	-0.97%	0.44%	0.37%	0.33%	0.29%	0.23%	0.22%	0.21%	0.21%	0.20%	0.20%
1yrCD	-0.20%	-0.11%	0.39%	0.79%	0.65%	0.54%	0.49%	0.48%	0.40%	0.40%	0.40%	0.36%	0.36%
2yrCD	0.04%	0.15%	0.73%	0.93%	0.80%	0.72%	0.66%	0.63%	0.54%	0.53%	0.53%	0.45%	0.45%

Trusted Insight, Effective Solutions



Business & Industry Consulting

Market Analysis

Strategic Solutions

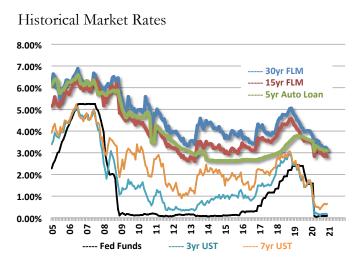
Financial Investments

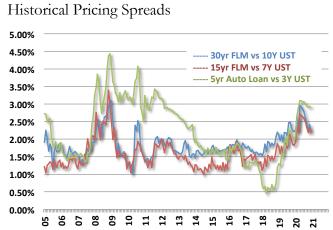
Risk Management

Regulatory Expert

31 December 2020







	Dec-08	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20
	- d 0.4	Datas											
Benchmark ar	id iviarket	Kates-											
FedFunds	0.14%	0.05%	0.13%	0.04%	0.09%	0.07%	0.06%	0.20%	0.55%	1.33%	2.40%	1.55%	0.09%
1yr UST	0.37%	0.47%	0.29%	0.12%	0.16%	0.13%	0.25%	0.65%	0.85%	1.76%	2.63%	1.59%	0.11%
2yr UST	0.76%	1.14%	0.61%	0.25%	0.25%	0.38%	0.67%	1.06%	1.20%	1.89%	2.48%	1.58%	0.16%
3yr UST	1.00%	1.70%	1.02%	0.36%	0.36%	0.78%	1.10%	1.31%	1.47%	1.98%	2.46%	1.62%	0.19%
7yr UST	1.87%	3.39%	2.71%	1.35%	1.18%	2.45%	1.97%	2.09%	2.25%	2.33%	2.59%	1.83%	0.62%
10yr UST	2.25%	3.85%	3.30%	1.89%	1.78%	3.04%	2.17%	2.27%	2.45%	2.40%	2.69%	1.92%	0.84%
3yr Agy Call	1.80%	2.25%	1.46%	0.79%	0.69%	1.13%	1.53%	1.81%	2.00%	2.35%	2.67%	1.80%	0.21%
3yr Agy MBS	3.28%	2.33%	2.17%	1.60%	1.26%	1.54%	1.83%	2.21%	2.34%	2.55%	3.00%	1.85%	0.68%
5yr Vehicle	5.50%	4.61%	3.49%	3.54%	3.06%	2.68%	2.68%	2.66%	2.68%	2.94%	3.64%	3.59%	3.12%
15yr FLM	4.83%	4.54%	4.20%	3.24%	2.65%	3.52%	3.31%	3.52%	3.68%	3.68%	4.48%	3.57%	2.92%
30yr FLM	5.53%	4.94%	4.81%	3.95%	3.35%	4.48%	4.07%	4.17%	4.33%	4.17%	4.93%	4.01%	3.25%
Reg Svgs	0.90%	0.50%	0.40%	0.30%	0.20%	0.20%	0.14%	0.14%	0.14%	0.15%	0.18%	0.19%	0.15%
1yr CD	3.10%	1.80%	1.30%	1.00%	0.80%	0.80%	0.45%	0.50%	0.55%	0.75%	1.41%	1.40%	0.47%
2yr CD	3.53%	2.03%	1.53%	1.23%	1.03%	1.03%	0.68%	0.75%	0.81%	1.02%	1.75%	1.64%	0.61%
Pricing Spread	ls-												
3yr Agy Call	0.80%	0.55%	0.44%	0.43%	0.33%	0.35%	0.43%	0.50%	0.53%	0.37%	0.21%	0.18%	0.02%
3yr Agy MBS	2.28%	0.63%	1.15%	1.24%	0.90%	0.76%	0.73%	0.90%	0.87%	0.57%	0.54%	0.23%	0.49%
5yr Vehicle	4.50%	2.91%	2.47%	3.18%	2.70%	1.90%	1.58%	1.35%	1.21%	0.96%	1.18%	1.97%	2.93%
15yr FLM	2.96%	1.15%	1.49%	1.89%	1.47%	1.07%	1.34%	1.43%	1.43%	1.35%	1.89%	1.74%	2.30%
30yr FLM	3.28%	1.09%	1.51%	2.06%	1.57%	1.44%	1.90%	1.90%	1.88%	1.77%	2.24%	2.09%	2.41%
Reg Svgs	0.76%	0.45%	0.27%	0.26%	0.11%	0.13%	0.08%	-0.06%	-0.41%	-1.18%	-2.22%	-1.36%	0.06%
1yr CD	2.73%	1.33%	1.01%	0.88%	0.64%	0.67%	0.20%	-0.15%	-0.30%	-1.01%	-1.22%	-0.19%	0.36%
2yr CD	2.77%	0.89%	0.92%	0.98%	0.78%	0.65%	0.01%	-0.31%	-0.39%	-0.87%	-0.73%	0.06%	0.45%

Trusted Insight, Effective Solutions



Business & Industry Consulting

Market Analysis

Strategic Solutions

Financial Investment

Risk Managemen

Regulatory Expert

31 December 2020

CYCLICAL NATIONAL LOAN & SHARE RATE SENSITIVITY

	Ben	chmark Ra	ates	N	larket Rate	s	Rate	
	Beginning	Ending	Change	Beginning	Ending	Change	Sensitivity	,
EARNING ASSETS								
2016 - 2018 (Rising)								
Credit Cards	3.50%	5.50%	2.00%	11.19%	11.71%	0.52%	26%	90%
5yr Vehicle Loans	0.82%	2.93%	2.11%	2.68%	3.78%	1.10%	52%	80%
HE LOC	3.50%	5.50%	2.00%	4.01%	5.57%	1.56%	78%	70%
15yr FR FLM	1.31%	3.07%	1.76%	3.14%	4.58%	1.44%	82%	60%
30yr FR FLM	1.52%	3.15%	1.63%	3.69%	5.06%	1.37%	84%	50%
				-			-	
2018 - Present (Fallin	g)							40%
Credit Cards	5.50%	3.25%	-2.25%	11.71%	10.83%	-0.88%	39%	30%
5yr Vehicle Loans	2.93%	0.17%	-2.76%	3.78%	3.08%	-0.70%	25%	20%
HE LOC	5.50%	3.25%	-2.25%	5.57%	3.80%	-1.77%	79%	10%
15yr FR FLM	3.07%	0.65%	-2.42%	4.58%	2.84%	-1.75%	72%	0%
30yr FR FLM	3.15%	0.93%	-2.22%	5.06%	3.17%	-1.89%	85%	CCds 5YVeh HELOC 15YFLM 30YFLI

FUNDING OBLIGATIONS 2016 - 2018 (Rising) 60% 0.25% 2.43% 2.18% 0.11% 0.14% 0.03% Share Drafts 1% Regular Savings 0.25% 2.43% 2.18% 0.14% 0.19% 0.05% 2% 50% Money Market 0.25% 2.43% 2.18% 0.31% 0.67% 0.36% 17% 40% 1yr Certificate 2.22% 1.00% 45% 0.50% 2.72% 0.53% 1.53% 30% 2yr Certificate 0.67% 2.87% 2.20% 0.78% 1.86% 1.08% 49% 20% 2018 - Present (Falling) 10% Share Drafts 2.43% 0.09% -2.34% 0.14% 0.38% 0.24% -10% 0% Regular Savings 2.43% 0.09% -2.34% 0.19% 0.15% -0.04% 2% RegSvgs MMkt Money Market 2.43% 0.09% -2.34% 0.67% 0.27% -0.40% 17% -10% 1yr Certificate 2.72% 0.10% -2.62% 1.53% 0.44% -1.09% 42% -20% 2yr Certificate 2.87% -2.74% 1.86% 0.57% -1.29% 47% 0.13%

Lesser Sensitivity in Rising Rate = Value Greater Sensitivity in Falling Rate = Value

1yrCD

2yrCD

Lesser Sensitivity in Falling Rate = Value

BRIAN TURNER President, Chief Economist 972.740.9531 <u>bturner@Meridian-ally.com</u> <u>www.Meridian-ally.com</u>