

MERIDIAN ECONOMICS

Trusted Insight, Effective Solutions

CREDIT UNION RATE SURVEY RATE WATCH™

Business & Industry Consulting

Market Analysis

Strategic Solutions

Financial Investments

Risk Management

Regulatory Expert

30 November 2019

	Classic CCd	Unsec 36mo	New Veh 48mo	New Veh 60mo	New Veh 72mo	Used Veh 48mo	Used Veh 60mo	HE LOC	HE 10yr	FRM 15yr	FRM 30yr
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United States-

National Average	11.45%	9.31%	3.49%	3.61%	3.93%	3.68%	3.78%	5.05%	5.30%	3.57%	4.01%
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Mid-South-

Mid-South-	10.95%	9.35%	3.51%	3.62%	3.93%	3.72%	3.81%	5.21%	5.58%	3.65%	4.07%
Texas	11.21%	8.94%	3.46%	3.58%	3.88%	3.68%	3.78%	5.12%	5.28%	3.71%	4.16%
Oklahoma	10.10%	9.74%	3.85%	3.89%	4.09%	3.96%	3.99%	5.12%	5.40%	3.42%	3.84%
Louisiana	11.94%	9.28%	3.22%	3.43%	3.78%	3.59%	3.70%	4.99%	6.09%	3.72%	4.09%
Arkansas	9.03%	9.05%	3.50%	3.59%	3.86%	3.73%	3.82%	5.56%	5.68%	3.86%	4.27%
Missouri	12.48%	9.74%	3.52%	3.63%	4.05%	3.66%	3.78%	5.24%	5.45%	3.56%	3.99%

Mountain West-

Mountain West-	11.28%	9.64%	3.61%	3.69%	3.93%	3.71%	3.80%	5.28%	5.73%	3.60%	4.02%
Arizona	9.99%	10.16%	3.49%	3.60%	3.87%	3.63%	3.75%	5.29%	5.74%	3.52%	4.05%
New Mexico	12.48%	9.75%	3.49%	3.61%	3.88%	3.70%	3.84%	5.39%	5.55%	3.79%	4.10%
Utah	11.32%	9.10%	3.47%	3.49%	3.73%	3.50%	3.52%	5.03%	5.40%	3.36%	3.83%
Colorado	11.81%	9.27%	3.81%	3.88%	4.12%	3.91%	4.01%	5.17%	5.74%	3.64%	4.07%
Idaho	10.79%	9.90%	3.81%	3.87%	4.05%	3.83%	3.88%	5.53%	6.23%	3.70%	4.04%

West-

West-	11.84%	8.87%	3.51%	3.63%	3.88%	3.65%	3.78%	5.33%	5.73%	3.58%	4.01%
California	11.93%	9.68%	3.39%	3.51%	3.76%	3.58%	3.70%	5.24%	5.60%	3.58%	4.02%
Oregon	11.67%	10.19%	3.87%	3.97%	4.15%	4.01%	4.10%	5.50%	5.35%	3.61%	4.13%
Washington	11.42%	9.35%	3.86%	3.99%	4.15%	3.89%	4.02%	5.58%	5.89%	3.69%	4.12%
Hawaii	12.70%	6.18%	2.92%	3.08%	3.57%	3.23%	3.44%	5.17%	5.89%	3.51%	3.86%
Nevada	11.50%	8.96%	3.49%	3.58%	3.77%	3.55%	3.66%	5.14%	5.94%	3.49%	3.92%

Midwest-

Midwest-	11.77%	9.43%	3.53%	3.63%	3.97%	3.69%	3.78%	4.95%	5.27%	3.55%	4.00%
Illinois	11.63%	9.30%	3.31%	3.40%	3.79%	3.48%	3.58%	5.09%	5.69%	3.52%	4.00%
Ohio	11.74%	9.42%	3.65%	3.72%	4.06%	3.81%	3.86%	4.91%	5.17%	3.60%	4.03%
Michigan	12.35%	9.11%	3.47%	3.56%	3.87%	3.57%	3.66%	4.99%	5.24%	3.55%	3.99%
Wisconsin	10.96%	9.58%	3.64%	3.78%	4.07%	3.80%	3.93%	4.78%	4.84%	3.57%	4.05%
Indiana	12.16%	9.72%	3.60%	3.70%	4.08%	3.77%	3.85%	4.96%	5.39%	3.48%	3.92%

South-

South-	11.63%	9.23%	3.23%	3.36%	3.70%	3.56%	3.67%	5.19%	5.59%	3.63%	4.06%
Florida	11.90%	9.31%	3.21%	3.34%	3.66%	3.49%	3.62%	5.01%	5.37%	3.69%	4.13%
Georgia	12.23%	8.44%	3.36%	3.46%	3.79%	3.70%	3.72%	5.05%	5.48%	3.69%	4.10%
South Carolina	11.78%	9.76%	3.22%	3.32%	3.66%	3.63%	3.72%	5.33%	5.75%	3.60%	4.07%
Alabama	11.45%	9.26%	3.03%	3.28%	3.71%	3.27%	3.49%	5.20%	5.54%	3.62%	3.99%
North Carolina	10.81%	9.39%	3.35%	3.41%	3.70%	3.72%	3.79%	5.34%	5.80%	3.55%	4.00%

Northeast-

Northeast-	11.45%	9.03%	3.32%	3.57%	3.82%	3.58%	3.70%	4.85%	4.91%	3.49%	3.96%
New York	11.18%	8.83%	3.24%	3.39%	3.78%	3.63%	3.75%	5.00%	4.91%	3.51%	3.93%
Massachusetts	11.52%	10.10%	3.51%	3.61%	4.03%	3.68%	3.78%	4.71%	4.69%	3.47%	3.91%
Pennsylvania	11.11%	8.29%	3.52%	3.52%	3.93%	3.71%	3.82%	4.84%	4.56%	3.55%	3.96%
New Jersey	11.97%	8.84%	3.30%	3.82%	3.88%	3.62%	3.75%	4.94%	5.18%	3.45%	3.93%
Maryland	11.45%	9.08%	3.04%	3.50%	3.50%	3.26%	3.40%	4.75%	5.20%	3.47%	4.06%

30 November 2019

	Share Draft	Regular Savings	\$10K MMkt	\$50K MMkt	3MO CD	6MO CD	1YR CD	2YR CD	3YR CD	4YR CD
United States-										
National Average	0.15%	0.19%	0.46%	0.62%	0.59%	0.99%	1.41%	1.65%	1.96%	2.13%
Mid-South-										
Texas	0.30%	0.25%	0.42%	0.55%	0.68%	1.08%	1.57%	1.78%	1.91%	2.04%
Oklahoma	0.24%	0.37%	0.58%	0.78%	0.95%	1.41%	1.63%	1.88%	2.05%	2.15%
Louisiana	0.20%	0.22%	0.44%	0.55%	0.62%	1.02%	1.56%	1.82%	2.01%	2.21%
Arkansas	0.09%	0.14%	0.46%	0.75%	0.53%	1.06%	1.44%	1.60%	1.77%	2.12%
Missouri	0.22%	0.21%	0.48%	0.67%	0.65%	1.01%	1.44%	1.73%	1.90%	2.06%
Mountain West-										
Arizona	0.16%	0.18%	0.40%	0.53%	0.54%	0.99%	1.37%	1.64%	1.96%	1.99%
New Mexico	0.10%	0.14%	0.33%	0.46%	0.62%	0.97%	1.49%	1.91%	2.04%	2.15%
Utah	0.08%	0.16%	0.47%	0.64%	0.86%	1.59%	1.93%	2.13%	2.22%	2.33%
Colorado	0.11%	0.19%	0.44%	0.57%	0.73%	1.31%	1.62%	1.81%	1.94%	2.13%
Idaho	0.17%	0.14%	0.31%	0.46%	0.34%	1.02%	1.74%	1.95%	1.89%	2.04%
West-										
California	0.12%	0.16%	0.41%	0.53%	0.60%	0.97%	1.41%	1.65%	1.81%	1.95%
Oregon	0.07%	0.09%	0.29%	0.42%	0.41%	0.82%	1.23%	1.56%	1.76%	1.94%
Washington	0.11%	0.13%	0.34%	0.48%	0.43%	0.77%	1.26%	1.55%	1.78%	1.93%
Hawaii	0.12%	0.16%	0.35%	0.44%	0.57%	1.04%	1.35%	1.52%	1.68%	1.82%
Nevada	0.12%	0.11%	0.36%	0.48%	0.60%	0.95%	1.41%	1.66%	1.87%	1.96%
Midwest-										
Illinois	0.23%	0.20%	0.42%	0.65%	0.45%	0.78%	1.20%	1.48%	1.69%	1.82%
Ohio	0.16%	0.11%	0.54%	0.75%	0.69%	1.03%	1.40%	1.64%	1.79%	1.93%
Michigan	0.12%	0.14%	0.33%	0.49%	0.45%	0.85%	1.25%	1.46%	1.67%	1.87%
Wisconsin	0.20%	0.16%	0.43%	0.72%	0.58%	0.91%	1.29%	1.56%	1.67%	1.80%
Indiana	0.20%	0.17%	0.45%	0.67%	0.48%	0.85%	1.16%	1.42%	1.63%	1.77%
South-										
Florida	0.17%	0.20%	0.42%	0.59%	0.52%	0.94%	1.39%	1.60%	1.78%	1.92%
Georgia	0.14%	0.22%	0.49%	0.64%	0.57%	1.02%	1.40%	1.60%	1.74%	1.87%
South Carolina	0.10%	0.14%	0.56%	0.80%	0.64%	0.86%	1.36%	1.66%	1.87%	2.07%
Alabama	0.18%	0.32%	0.55%	0.66%	0.70%	1.07%	1.55%	1.80%	2.00%	2.18%
North Carolina	0.13%	0.22%	0.51%	0.62%	0.41%	0.91%	1.39%	1.66%	1.86%	2.11%
Northeast-										
New York	0.11%	0.17%	0.45%	0.67%	0.56%	0.90%	1.32%	1.54%	1.90%	2.04%
Massachusetts	0.15%	0.20%	0.39%	0.65%	0.53%	0.86%	1.29%	1.60%	1.72%	1.87%
Pennsylvania	0.14%	0.17%	0.42%	0.58%	0.65%	0.99%	1.34%	1.55%	1.72%	1.89%
New Jersey	0.18%	0.20%	0.34%	0.50%	0.62%	0.78%	1.25%	1.45%	1.55%	1.66%
Maryland	0.20%	0.20%	0.45%	0.57%	0.89%	1.17%	1.63%	1.70%	1.76%	1.95%

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RATE SENSITIVITY AND PRICING SPREAD ANALYSIS

	Peak 2019	Dec 2018	Current Avg Rate	YTD CHANGE		CYCLICAL CHANGE		RATE SENSITIVITY		Yield Curve	
				Current Rate	Pricing Spread	Current Rate	Pricing Spread	Chg in Benchmk	Rate Sensitivity	Current Benchmark	
Loan Rates-											
48Mo Vehicle Loan	3.66%	3.54%	3.49%	-0.05%	0.23%	-0.17%	1.09%	-1.26%	13%	Prime	4.75%
60Mo Vehicle Loan	3.78%	3.65%	3.61%	-0.04%	0.33%	-0.17%	1.15%	-1.32%	13%	FFds	1.56%
15Yr FR Mortgage	4.58%	4.46%	3.57%	-0.88%	-0.28%	-1.01%	0.33%	-1.34%	75%	1m	1.62%
30Yr FR Mortgage	5.06%	4.89%	4.01%	-0.88%	-0.26%	-1.05%	0.32%	-1.37%	76%	3m	1.59%
Share Rates-											
Share Draft	0.14%	0.13%	0.15%	0.02%	-0.21%	0.01%	0.88%	-0.87%	-1%	6m	1.63%
Regular Savings	0.19%	0.18%	0.19%	0.01%	-0.22%	0.00%	0.87%	-0.87%	0%	12m	1.60%
Money Mkt Shares	0.65%	0.60%	0.62%	0.02%	-0.21%	-0.03%	0.84%	-0.87%	3%	2yr	1.61%
6Mo Certificate	1.05%	0.93%	0.99%	0.06%	-0.04%	-0.06%	0.85%	-0.91%	7%	3yr	1.61%
1Yr Certificate	1.53%	1.41%	1.41%	0.00%	0.16%	-0.12%	1.00%	-1.12%	11%	4yr	1.62%
2Yr Certificate	1.86%	1.75%	1.65%	-0.10%	0.18%	-0.21%	1.05%	-1.26%	17%	5yr	1.62%
3Yr Certificate	2.25%	1.99%	1.96%	-0.03%	0.34%	-0.29%	1.03%	-1.32%	22%	7yr	1.73%
										10yr	1.78%

	Classic CCd	Unsec 36mo	New Veh 48mo	New Veh 60mo	New Veh 72mo	Used Veh 48mo	Used Veh 60mo	HE LOC	HE 10yr	FRM 15yr	FRM 30yr
Average National Loan Rate Spreads-											
Effective Pricing Spread	6.70%	4.56%	1.88%	2.00%	2.32%	2.07%	2.17%	0.30%	0.55%	1.84%	2.23%
Benchmarks:	Prime	Prime	2Yr UST	3Yr UST	3Yr UST	2Yr UST	3Yr UST	Prime	Prime	7Yr UST	10Yr UST
	Share Draft	Regular Savings	\$10K MMkt	\$50K MMkt	3MO CD	6MO CD	1YR CD	2YR CD	3YR CD	4YR CD	
Average National Share Rate Spreads-											
Effective Pricing Spread	-1.41%	-1.37%	-1.10%	-0.94%	-1.00%	-0.64%	-0.19%	0.04%	0.35%	0.52%	
Benchmarks:	FedFds	FedFds	FedFds	FedFds	3Mo UST	6Mo UST	1Yr UST	2Yr UST	3Yr UST	3Yr UST	

12 MONTH NATIONAL MARKET RATE HISTORY

	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Fed Funds	2.20%	2.40%	2.40%	2.40%	2.43%	2.43%	2.40%	2.40%	2.40%	2.12%	1.83%	1.58%	1.56%
1yr UST	2.72%	2.63%	2.55%	2.54%	2.40%	2.40%	2.21%	1.92%	2.10%	1.78%	1.75%	1.53%	1.60%
2yr UST	2.83%	2.48%	2.45%	2.55%	2.27%	2.27%	1.95%	1.75%	2.00%	1.50%	1.63%	1.52%	1.61%
3yr UST	2.84%	2.46%	2.43%	2.52%	2.21%	2.21%	1.90%	1.71%	1.89%	1.42%	1.56%	1.52%	1.61%
7yr UST	2.90%	2.59%	2.51%	2.63%	2.31%	2.31%	2.03%	1.76%	2.91%	1.45%	1.62%	1.60%	1.73%
10yr UST	2.98%	2.69%	2.63%	2.72%	2.41%	2.41%	2.14%	2.00%	2.02%	1.50%	1.68%	1.69%	1.78%
5yr Vehicle	3.59%	3.65%	3.73%	3.77%	3.78%	3.78%	3.76%	3.75%	3.72%	3.69%	3.66%	3.62%	3.61%
15yr FLM	4.58%	4.46%	4.29%	4.21%	4.10%	4.10%	3.90%	3.75%	3.66%	3.54%	3.58%	3.56%	3.57%
30yr FLM	5.06%	4.89%	4.74%	4.67%	4.53%	4.53%	4.33%	4.18%	4.12%	3.96%	3.99%	4.01%	4.01%
Reg Savings	0.18%	0.18%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.18%	0.19%
MoneyMkt	0.58%	0.60%	0.63%	0.65%	0.66%	0.66%	0.67%	0.67%	0.67%	0.66%	0.65%	0.63%	0.62%
1yr CD	1.37%	1.41%	1.47%	1.50%	1.52%	1.52%	1.53%	1.53%	1.51%	1.49%	1.47%	1.43%	1.41%
2yr CD	1.71%	1.75%	1.81%	1.84%	1.85%	1.85%	1.86%	1.85%	1.82%	1.78%	1.74%	1.68%	1.65%

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HISTORICAL NATIONAL MARKET PRICING SPREADS

	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
5yr Vehicle	0.75%	1.19%	1.30%	1.25%	1.57%	1.57%	1.86%	2.04%	1.83%	2.27%	2.10%	2.10%	2.00%
<i>Benchmarks:</i>	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST	3Yr UST
15yr FLM	1.68%	1.87%	1.78%	1.58%	1.79%	1.79%	1.87%	1.99%	0.75%	2.09%	1.96%	1.96%	1.84%
<i>Benchmarks:</i>	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST	7Yr UST
30yr FLM	2.08%	2.20%	2.11%	1.95%	2.12%	2.12%	2.19%	2.18%	2.10%	2.46%	2.31%	2.32%	2.23%
<i>Benchmarks:</i>	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST	10Yr UST
Reg Savings	-2.02%	-2.22%	-2.21%	-2.21%	-2.24%	-2.24%	-2.21%	-2.21%	-2.21%	-1.93%	-1.64%	-1.40%	-1.37%
<i>Benchmarks:</i>	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds
MoneyMkt	-1.62%	-1.80%	-1.77%	-1.75%	-1.77%	-1.77%	-1.73%	-1.73%	-1.73%	-1.46%	-1.18%	-0.95%	-0.94%
<i>Benchmarks:</i>	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds	Fed Funds
1yr CD	-1.35%	-1.22%	-1.08%	-1.04%	-0.88%	-0.88%	-0.68%	-0.39%	-0.59%	-0.29%	-0.28%	-0.10%	-0.19%
<i>Benchmarks:</i>	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST	1yr UST
2yr CD	-1.12%	-0.73%	-0.64%	-0.71%	-0.42%	-0.42%	-0.09%	0.10%	-0.18%	0.28%	0.11%	0.16%	0.04%
<i>Benchmarks:</i>	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST	2yr UST

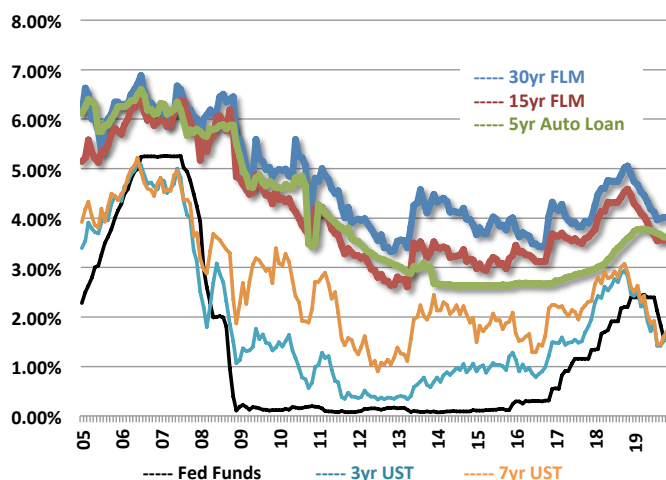
HISTORICAL MARGINAL NATIONAL PRICING SPREADS BETWEEN LOANS AND SHARES

	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
5yr Vehicle													
vs Reg Svgs	3.41%	3.47%	3.54%	3.58%	3.59%	3.59%	3.57%	3.56%	3.53%	3.50%	3.47%	3.44%	3.42%
vs MMkt	3.01%	3.05%	3.10%	3.12%	3.12%	3.12%	3.09%	3.08%	3.05%	3.03%	3.01%	2.99%	2.99%
vs 1yr CD	2.22%	2.24%	2.26%	2.27%	2.26%	2.26%	2.23%	2.22%	2.21%	2.20%	2.19%	2.19%	2.20%
vs 2yr CD	1.88%	1.90%	1.92%	1.93%	1.93%	1.93%	1.90%	1.90%	1.90%	1.91%	1.92%	1.94%	1.96%
15yr FLM													
vs Reg Svgs	4.40%	4.28%	4.10%	4.02%	3.91%	3.91%	3.71%	3.56%	3.47%	3.35%	3.39%	3.38%	3.38%
vs MMkt	4.00%	3.86%	3.66%	3.56%	3.44%	3.44%	3.23%	3.08%	2.99%	2.88%	2.93%	2.93%	2.95%
vs 1yr CD	3.21%	3.05%	2.82%	2.71%	2.58%	2.58%	2.37%	2.22%	2.15%	2.05%	2.11%	2.13%	2.16%
vs 2yr CD	2.87%	2.71%	2.48%	2.37%	2.25%	2.25%	2.04%	1.90%	1.84%	1.76%	1.84%	1.88%	1.92%
30yr FLM													
vs Reg Svgs	4.88%	4.71%	4.55%	4.48%	4.34%	4.34%	4.14%	3.99%	3.93%	3.77%	3.80%	3.83%	3.82%
vs MMkt	4.48%	4.29%	4.11%	4.02%	3.87%	3.87%	3.66%	3.51%	3.45%	3.30%	3.34%	3.38%	3.39%
vs 1yr CD	3.69%	3.48%	3.27%	3.17%	3.01%	3.01%	2.80%	2.65%	2.61%	2.47%	2.52%	2.58%	2.60%
vs 2yr CD	3.35%	3.14%	2.93%	2.83%	2.68%	2.68%	2.47%	2.33%	2.30%	2.18%	2.25%	2.33%	2.36%

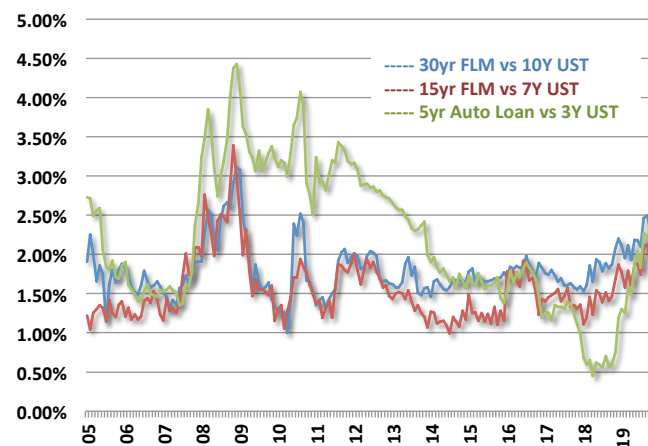
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HISTORICAL NATIONAL MARKET RATES AND RELATIVE PRICING SPREADS

Historical Market Rates



Historical Pricing Spreads



TOTAL RETURN ANALYSIS - 5-YEAR HORIZON

	Rate	After Term of	For the Next		The Required Rate of Return Needed to "Breakeven" Against:			
					30Yr FLM	15Yr FLM	5Yr Vehicle	4Yr MBS
2-year Agency Call	2.60%	2 Years	3 Years	Need to Yield at Least	4.96%	4.22%	5.63%	3.70%
3-year Agency Call	2.67%	3 Years	2 Years	Need to Yield at Least	6.03%	4.93%	-	-
4-year Agency Call	2.98%	4 Years	1 Year	Need to Yield at Least	8.15%	5.95%	-	-
3-year MBS/CMO	2.83%	3 Years	2 Years	Need to Yield at Least	5.79%	4.69%	-	-
4-year MBS/CMO	3.15%	4 Years	1 Year	Need to Yield at Least	7.47%	5.27%	-	-
5-year Vehicle Loan	3.61%	3 Years	2 Years	Need to Yield at Least	4.62%	3.52%	-	-
15-year FR FLM	3.57%	5 Years	-	Need to Yield at Least	-	-	-	-
30-year FR FLM	4.01%	5 Years	-	Need to Yield at Least	-	-	-	-

RELATIVE VALUE OF REALLOCATION - PER \$100 MILLION IN ASSETS

(000s)	Amount	Rate	\$ Impact on Income	Impact on ROA
Fed Funds (Assumes 12% Short-term Funding Ratio)	12,000	1.56%	187	0.09%
3 year Agency Callable	7,011	2.67%	187	0.09%
3 year Agency MBS	6,615	2.83%	187	0.09%
4 year Agency Callable	6,282	2.98%	187	0.09%
4 year Agency MBS	5,943	3.15%	187	0.09%
5 Year Vehicle Loan	5,186	3.61%	187	0.09%
15 Year FR FLM	5,239	3.57%	187	0.09%
30 Year FR FLM	4,665	4.01%	187	0.09%

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CYCLICAL NATIONAL LOAN & SHARE RATE SENSITIVITY

	Benchmark Rates			Market Rates			Rate Sensitivity
	Beginning	Ending	Change	Beginning	Ending	Change	

EARNING ASSETS

2016 - 2018 (Rising)

Credit Cards	3.50%	5.50%	2.00%	11.19%	11.71%	0.52%	26%
5yr Vehicle Loans	0.82%	2.93%	2.11%	2.68%	3.78%	1.10%	52%
HE LOC	3.50%	5.50%	2.00%	4.01%	5.57%	1.56%	78%
15yr FR FLM	1.31%	3.07%	1.76%	3.14%	4.58%	1.44%	82%
30yr FR FLM	1.52%	3.15%	1.63%	3.69%	5.06%	1.37%	84%

2018 - Present (Falling)

Credit Cards	5.50%	4.75%	-0.75%	11.71%	11.45%	-0.26%	35%
5yr Vehicle Loans	2.93%	1.61%	-1.32%	3.78%	3.61%	-0.17%	13%
HE LOC	5.50%	4.75%	-0.75%	5.57%	5.05%	-0.52%	69%
15yr FR FLM	3.07%	1.73%	-1.34%	4.58%	3.57%	-1.01%	75%
30yr FR FLM	3.15%	1.78%	-1.37%	5.06%	4.01%	-1.05%	76%

FUNDING OBLIGATIONS

2016 - 2018 (Rising)

Share Drafts	0.25%	2.43%	2.18%	0.11%	0.14%	0.03%	1%
Regular Savings	0.25%	2.43%	2.18%	0.14%	0.19%	0.05%	2%
Money Market	0.25%	2.43%	2.18%	0.31%	0.67%	0.36%	17%
1yr Certificate	0.50%	2.72%	2.22%	0.53%	1.53%	1.00%	45%
2yr Certificate	0.67%	2.87%	2.20%	0.78%	1.86%	1.08%	49%

2018 - Present (Falling)

Share Drafts	2.43%	1.56%	-0.87%	0.14%	0.15%	0.01%	-1%
Regular Savings	2.43%	1.56%	-0.87%	0.19%	0.19%	0.00%	0%
Money Market	2.43%	1.56%	-0.87%	0.67%	0.62%	-0.05%	6%
1yr Certificate	2.72%	1.60%	-1.12%	1.53%	1.41%	-0.12%	11%
2yr Certificate	2.87%	1.61%	-1.26%	1.86%	1.65%	-0.21%	17%