

Loan Rates

New Car Loans

(Used Cars add 90 Basis Points)

	24 Mo.	36 Mo.	48 Mo.	54 Mo.	60 Mo.	66 Mo.	72 Mo.
A+	2.75	2.75	2.81	2.87	2.87	3.16	3.19
A	3.00	3.00	3.06	3.12	3.12	3.41	3.44
B	5.00	5.00	5.06	5.12	5.12	5.41	5.44
C	7.50	7.50	7.56	7.62	7.62	7.91	7.94
D	10.00	10.00	10.06	10.12	10.12	10.41	10.44

Short-Term Mortgage Rates

	Max LTV	1 Year Arm	3 Year Arm	3 Year Balloon	5 Year Arm	5 Year Balloon	7 Year Arm	7 Year Balloon
A+	80%	4.50	4.25	3.13	4.00	3.25	3.88	3.38
Reset Margin (1 Year CMT)		2.88	3.00		2.50		2.38	
A	80%	4.75	4.50	3.38	4.25	3.50	4.25	3.88
Reset Margin (1 Year CMT)		3.13	3.00		2.50		2.38	
B	80%	5.00	4.75	4.75	4.50	3.75	4.75	4.38
Reset Margin (1 Year CMT)		3.63	3.50		3.00		2.88	
C	75%	5.90	5.65	5.65	5.40	5.00	6.25	5.88
Reset Margin (1 Year CMT)		5.13	4.75		4.25		4.13	
D	70%	7.50	7.25	6.63	7.50	6.75	7.38	7.38
Reset Margin (1 Year CMT)		5.88	5.50		5.00		4.88	

Long-Term Mortgage Rates

	10 Year Balloon	10 Year Mortgage	15 Year Mortgage	30 Year Mortgage
A+	3.50	3.25	3.50	4.00
A	3.75	3.50	3.75	4.25
B	4.00	3.75	4.00	4.50
C	5.75	5.50	5.75	6.25
D	7.75	7.50	7.75	8.25

Home Equity Rates

	Floating Spread	Floating Rate	5 Year Term	7 Year Term	10 Year Term	15 Year Term
A+	0.61	4.36	4.45	4.85	4.87	5.34
A	1.00	5.50	4.70	5.10	5.12	5.59
B	1.75	6.25	5.20	5.60	5.62	6.09
C	3.00	7.50	6.95	7.35	7.37	7.84
D	4.00	8.50	8.95	9.35	9.37	9.84

Prime Rate 4.50

Next Fed Meeting: January 31, 2018

Deposit Rates

Certificate of Deposit Rates

3 Months	0.95
6 Months	1.25
1 Year	1.50
2 Year	1.75
3 Year	1.90
4 Year	2.05
5 Year	2.25

Money Market Rates

	Comm.	Non-Com.
\$0 - 1,999	0.01	0.06
\$2,000 - \$9,999	0.14	0.13
\$10,000 - \$24,999	0.18	0.17
\$25,000 - \$49,999	0.28	0.25
\$50,000 or more	0.34	0.31

* Comm. rates are commercial bank MMA rates.
Non-Com. is all other institutions

General Deposit Rates

Checking	0.01
Premium Checking	0.09
Savings	0.12
Premium Savings	0.12
Club Accounts	0.13
IRA Accounts	0.32

Misc. Loan Rates

Visa (Gold)	10.77
Visa (Standard)	14.17
Unsecured	8.22

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