

**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.
<b>A+</b>	3.68	3.68	3.75	3.82	3.82	4.19	4.25
<b>A</b>	3.93	3.93	4.00	4.07	4.07	4.44	4.50
<b>B</b>	5.93	5.93	6.00	6.07	6.07	6.44	6.50
<b>C</b>	8.43	8.43	8.50	8.57	8.57	8.94	9.00
<b>D</b>	10.93	10.93	11.00	11.07	11.07	11.44	11.50

**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
<b>A+</b>	80%	5.31	4.93	4.98	4.81	4.94	4.80	4.80
Reset Margin (1 Year CMT)		2.88	3.00		2.50		2.38	
<b>A</b>	80%	5.56	5.18	5.23	5.06	5.19	5.18	5.30
Reset Margin (1 Year CMT)		3.13	3.00		2.50		2.38	
<b>B</b>	80%	5.81	5.43	5.43	5.31	5.44	5.68	5.80
Reset Margin (1 Year CMT)		3.63	3.50		3.00		2.88	
<b>C</b>	75%	6.71	6.33	6.33	6.21	6.69	7.18	7.30
Reset Margin (1 Year CMT)		5.13	4.75		4.25		4.13	
<b>D</b>	70%	8.31	7.93	8.48	8.31	8.44	8.30	8.80
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
<b>A+</b>	4.83	4.50	4.63	5.13
<b>A</b>	5.08	4.75	4.88	5.38
<b>B</b>	5.33	5.00	5.13	5.63
<b>C</b>	7.08	6.75	6.88	7.38
<b>D</b>	9.08	8.75	8.88	9.38

**Home Equity Rates**

	Floating Spread	Floating Rate	5 Year Term	7 Year Term	10 Year Term	15 Year Term
<b>A+</b>	1.03	5.03	4.68	5.51	5.05	5.51
<b>A</b>	1.00	6.25	4.93	5.76	5.30	5.76
<b>B</b>	1.75	7.00	5.43	6.26	5.80	6.26
<b>C</b>	3.00	8.25	7.18	8.01	7.55	8.01
<b>D</b>	4.00	9.25	9.18	10.01	9.55	10.01

**Prime Rate** 5.25

**Next Fed Meeting: November 10, 2018**

**Deposit Rates**

**Certificate of Deposit Rates**

3 Months	1.47
6 Months	1.57
1 Year	1.91
2 Year	2.28
3 Year	2.52
4 Year	2.67
5 Year	2.96

**Money Market Rates**

	Comm.	Non-Com.
\$0 - 1,999	0.08	0.10
\$2,000 - \$9,999	0.23	0.22
\$10,000 - \$24,999	0.26	0.24
\$25,000 - \$49,999	0.35	0.33
\$50,000 or more	0.43	0.41

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

**General Deposit Rates**

Checking	0.05
Premium Checking	0.15
Savings	0.08
Premium Savings	0.15
Club Accounts	0.16
IRA Accounts	0.33

**Misc. Loan Rates**

Visa (Gold)	10.66
Visa (Standard)	13.25
Unsecured	9.19

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