

Historical Data - 12 Primary Deposit Products

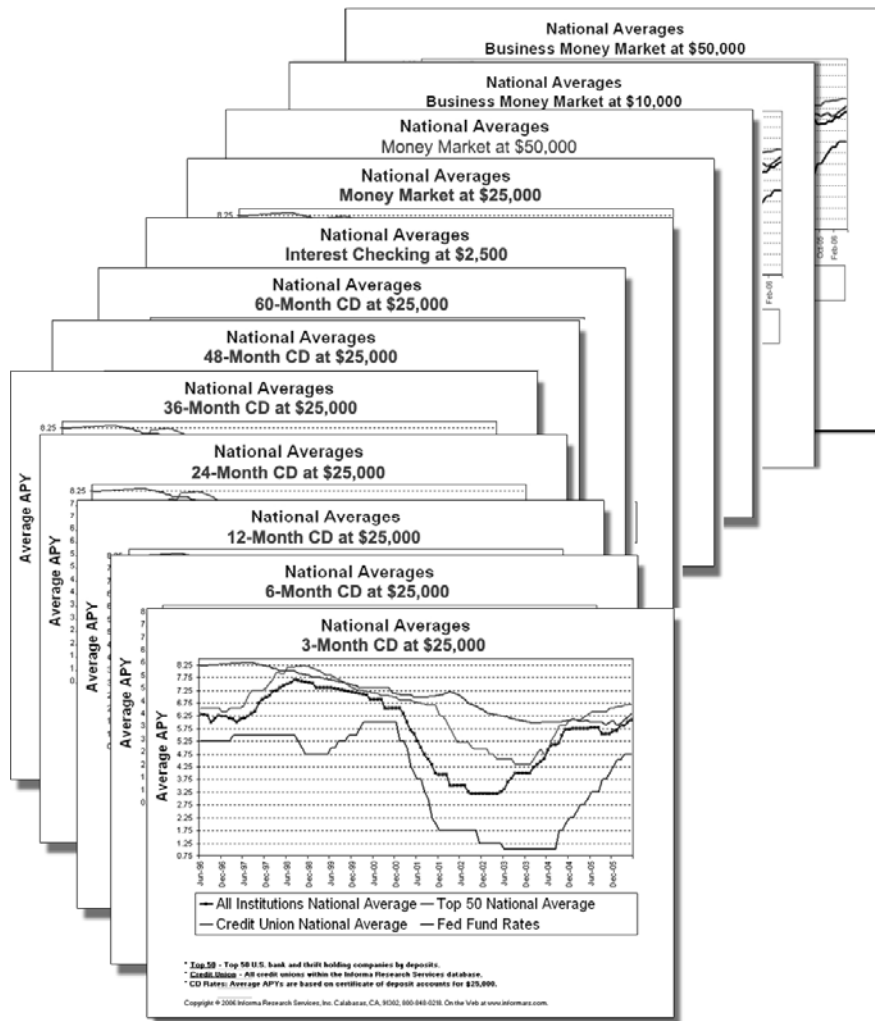
- Detailed Excel spreadsheet containing monthly averages on 12 primary deposit products dating back to 1997.
 - 3-Month CD at \$25,000
 - 6-Month CD at \$25,000
 - 12-Month CD at \$25,000
 - 24-Month CD at \$25,000
 - 36-Month CD at \$25,000
 - 48-Month CD at \$25,000
 - 60-Month CD at \$25,000
 - Interest Checking at \$2,500
 - Money Market at \$10,000
 - Money Market at \$50,000
 - Business Money Market at \$10,000
 - Business Money Market at \$50,000
- Compare activity on deposit products in the following categories:
 - All Institutions National Averages
 - Top 50 National Averages
 - Credit Union National Averages
 - Internet Bank Averages
- Historical **State Averages** and **Federal Reserve Target Rate (Fed rate)** included for detailed analysis and benchmarking
- Accurate historical product rate data from May 1997 to June 2007

Date	All Institutions National Average	Top 50 National Average	Credit Union National Average	Product
Jun-96	7.91	8.06	8.21	3 Month CD at \$25,000 (National Average)
Jul-96	7.92	8.07	8.22	3 Month CD at \$25,000 (National Average)
Aug-96	7.93	8.08	8.23	3 Month CD at \$25,000 (National Average)
Sep-96	7.94	8.09	8.24	3 Month CD at \$25,000 (National Average)
Oct-96	7.95	8.18	8.24	3 Month CD at \$25,000 (National Average)
Nov-96	7.96	8.18	8.26	3 Month CD at \$25,000 (National Average)
Dec-96	7.97	8.18	8.27	3 Month CD at \$25,000 (National Average)
Jan-97	7.98	8.20	8.28	3 Month CD at \$25,000 (National Average)
Feb-97	7.99	8.20	8.29	3 Month CD at \$25,000 (National Average)
Mar-97	8.00	8.20	8.30	3 Month CD at \$25,000 (National Average)
Apr-97	8.00	8.20	8.31	3 Month CD at \$25,000 (National Average)
May-97	8.00	8.20	8.32	3 Month CD at \$25,000 (National Average)
Jun-97	8.00	8.20	8.33	3 Month CD at \$25,000 (National Average)
Jul-97	8.04	8.20	8.34	3 Month CD at \$25,000 (National Average)
Aug-97	8.05	8.20	8.35	3 Month CD at \$25,000 (National Average)
Sep-97	7.99	8.14	8.29	3 Month CD at \$25,000 (National Average)
Oct-97	7.96	8.11	8.26	3 Month CD at \$25,000 (National Average)
Nov-97	7.93	8.08	8.23	3 Month CD at \$25,000 (National Average)
Dec-97	7.90	8.05	8.20	3 Month CD at \$25,000 (National Average)
Jan-98	7.87	8.02	8.17	3 Month CD at \$25,000 (National Average)
Feb-98	7.75	7.99	8.14	3 Month CD at \$25,000 (National Average)
Mar-98	7.75	7.96	8.11	3 Month CD at \$25,000 (National Average)
Apr-98	7.75	7.93	8.00	3 Month CD at \$25,000 (National Average)
May-98	7.75	7.90	8.00	3 Month CD at \$25,000 (National Average)
Jun-98	7.72	8.15	8.00	3 Month CD at \$25,000 (National Average)
Jul-98	7.69	8.15	8.00	3 Month CD at \$25,000 (National Average)
Aug-98	7.66	8.17	8.00	3 Month CD at \$25,000 (National Average)
Sep-98	7.63	8.19	7.93	3 Month CD at \$25,000 (National Average)
Oct-98	7.60	8.22	7.90	3 Month CD at \$25,000 (National Average)
Nov-98	7.57	8.20	7.87	3 Month CD at \$25,000 (National Average)
Dec-98	7.54	8.19	7.84	3 Month CD at \$25,000 (National Average)
Jan-99	7.51	8.13	7.75	3 Month CD at \$25,000 (National Average)
Feb-99	7.35	8.06	7.75	3 Month CD at \$25,000 (National Average)
Mar-99	7.35	8.01	7.75	3 Month CD at \$25,000 (National Average)
Apr-99	7.35	7.90	7.72	3 Month CD at \$25,000 (National Average)
May-99	7.35	7.85	7.69	3 Month CD at \$25,000 (National Average)
Jun-99	7.35	7.83	7.66	3 Month CD at \$25,000 (National Average)
Jul-99	7.33	7.75	7.63	3 Month CD at \$25,000 (National Average)
Aug-99	7.30	7.70	7.60	3 Month CD at \$25,000 (National Average)
Sep-99	7.27	7.62	7.57	3 Month CD at \$25,000 (National Average)
Oct-99	7.24	7.55	7.54	3 Month CD at \$25,000 (National Average)
Nov-99	7.21		7.51	3 Month CD at \$25,000 (National Average)
Dec-99				

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Historical Trend Charts - 12 Primary Deposit Products



- Anticipate future **rate behavior** based on **10 years** of product rate history
- Study historical market reaction to **Federal Reserve Target Rate (Fed rate)** changes:
 - Analyze the **Top 50 Financial Institutions'** rate trends by product
 - Compare how **reactions differ** between top 50 banks, all banks, and credit unions.
 - **Strategize for future** Fed rate changes
- Combine data with other key indicators to plan for future rate environments

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