

# MONEY RATES

Here is what banks, thrifts and credit unions in Washington were offering on a selected number of key consumer loan and deposit instruments.

INSTITUTIONS	Deposits				Autos		Mortgages			
	MMA		1 Year CD		New	Used	15 Year Fix		30 Year Fix	
	Rate	APY	Rate	APY	APR	APR	Rate	APR	Rate	APR
<b>Banner Bank</b>	0.25	0.25	1.19	1.20	6.26	7.09	4.13	4.44	4.75	4.91
<b>State Farm Bank</b>	0.96	0.96	1.15	1.16	4.14	5.39	4.38	4.51	5.13	5.20
<b>US Bank</b>	0.15	0.15	0.25	0.25	4.26	4.76	4.25	4.46	4.88	5.00
<b>HAPO Com. CU</b>	0.90	0.90	1.61	1.62	3.99	3.99	4.63	4.81	5.13	5.31
<b>Tri-Cities Comm FCU</b>	0.75	0.75	1.49	1.50	4.99	3.99	4.99	4.99	5.40	5.40
<b>GESA Credit Union</b>	0.75	0.75	1.45	1.46	4.24	4.24	4.50	4.71	5.00	5.06
<b>Bank of America</b>	NO	NO	0.40	0.40	3.85	5.25	4.13	4.35	4.75	4.87
<b>Wells Fargo Bank</b>	0.05	0.05	0.30	0.30	NO	NO	NO	--	NO	--
<b>Columbia Bank</b>	0.10	0.10	0.32	0.32	NO	7.76	INA	INA	INA	INA
<b>Chase</b>	0.05	0.05	0.20	0.20	NO	NO	4.38	4.58	4.88	5.00
<b>Washington Trust</b>	0.10	0.10	1.14	1.15	8.68	8.27	NO	--	NO	--
<b>Whidbey Island Bank</b>	0.25	0.25	1.10	1.10	8.42	8.26	NO	--	NO	--
<b>First SB Northwest</b>	NO	NO	NO	NO	NO	NO	4.88	5.13	5.13	5.27
<b>Key Bank</b>	0.25	0.25	0.10	0.10	NO	NO	NO	--	NO	--
<b>WASHINGTON AVER</b>	0.38	0.38	0.82	0.83	5.43	5.90	4.47	4.66	5.00	5.11

All Yields shown are annual percentage yields (APY's).

**MMA:** Money Market Account (personal) with balance of \$2,500.

**CD:** Certificate of Deposit with balance of \$5,000.

All loan rates are shown as Annual Percentage Rates (APR)

**New Auto:** Fixed rate for \$25,000 loan, 60-month term. **Used Auto:** Fixed rate for \$15,000 loan, 48-month term for a 2-year old model.

**Mortgages:** Rates are based on single family, owner occupied homes requiring 20% down payment. Conforming Loan Amount up to \$417,000.

Actual rates may vary depending on variations from the scenario and the amount of loan fees and other cost paid at loan initiation.

**INA:** Information Not Available

**NO:** Not Offered

**Source:** Informa Research (800)848-0218