



## Prorates Inc. 2019 Cards Report

<b>Features Include:</b>	Consumer & Business Cards (@) Including list of all cards for BIG 7 Banks
	(@) Easy to read Executive Summary with charts and table data
	Credit Scores for major lenders
	All rates and fees Including credit tiers
	Rewards summary fields for easy review
	Rewards notes details
	Changes report showing side by side changes for all data points over six month period
	Single entry summary report
	Bonus reports include FDIC & NCUA Call Data, Plus G19 and H15 summary and Charts, (@) Animated Interactive History Charts for Rates, Fees, Rewards. Interactive US Map showing certain State Avgs card data.

### Our most beneficial improvements are:

- 2 year cost ranking summary for ALL consumer cards!
- 2 year valuation of points and cash cards for all major lenders, based on common spending assumptions.

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### Sample Data Below ...

#### NOTES:

(@) Samples for these are Not Shown. History chart sample is only 1 category.

Reports are delivered in Excel format(s), .PDF or Google read only files are available at lower SUNSET prices

**Credit Card Averages**

**Consumer Data - S A M P L E**

	Count	Low Rate	High Rate	Avg. Rate	Avg. Rate Change	Rate Change	Inactive	New	CHGs+	CHGs-									
November	407	5.000	25.000	18.000	-0.071	27	38	62	12	15									
May	383	5.000	25.000	17.000	0.263	279	24	29	272	7									
Difference:	24	0.000	0.000	-0.032	-0.334	-252	14	33	-260	8									
	AVG Tsr Rate	AVG Tsr Period	AVG Index Value	AVG Spread	AVG CashAdv Rate	AVG Rate CAP	AVG MIN \$	AVG MAX \$	AVG Late Charge	AVG Annual Fee	AVG Overlimit Fee	AVG Bal Xfer %	AVG Bal Xfer Min\$	AVG Bal Xfer Max\$	AVG Cash Adv %	AVG Cash Adv Min\$	AVG Cash Adv Max\$	AVG Foreign Xaction%	AVG Return Pay
November	2.000	15	3.419	12.843	20.000	29.000	\$1,362.29	\$20,737.10	\$35.00	\$50.00	\$20.00	3.000	\$5.00	\$7.00	3.500	\$8.00	\$10.00	2.000	\$25.00
May	1.000	15	3.455	12.886	19.500	27.000	\$1,302.22	\$20,468.67	\$32.00	\$40.00	\$19.00	3.000	\$4.00	\$7.50	3.250	\$6.00	\$11.00	3.000	\$27.00
Difference:	1.000	0	(-0.04)	(-0.04)	0.50	2.00	60.07	268.43	3.00	10.00	1.00	0.00	1.00	(-0.50)	0.25	2.00	(-1.00)	(-1.00)	(-2.00)

**Credit Card Averages**

**Business Data - S A M P L E**

	Count	Low Rate	High Rate	Avg. Rate	Avg. Rate Change	Rate Change	Inactive	New	CHGs+	CHGs-									
November	102	9.240	25.240	16.259	-2.833	3	2	6	1	2									
May	97	9.240	29.990	16.334	0.339	83	4	7	79	4									
Difference:	5	0	(-4.75)	(-0.08)	(-3.17)	(80)	(2)	(1)											
	AVG Tsr Rate	AVG Tsr Period	AVG Index Value	AVG Spread	AVG CashAdv Rate	AVG Rate CAP	AVG MIN \$	AVG MAX \$	AVG Late Charge	AVG Annual Fee	AVG Overlimit Fee	AVG Bal Xfer %	AVG Bal Xfer Min\$	AVG Bal Xfer Max\$	AVG Cash Adv %	AVG Cash Adv Min\$	AVG Cash Adv Max\$	AVG Foreign Xaction%	AVG Return Pay
November	0.000	9	4.398	14.861	25.234	29.973	\$2,465.69	\$34,362.75	\$30.34	\$30.82	\$24.32	4.050	\$5.00	\$7.00	5.000	\$15.00	\$12.00	3.000	\$20.00
May	0.000	8	4.387	15.051	24.824	29.061	\$2,335.05	\$31,958.76	\$30.41	\$28.65	\$23.76	4.000	\$6.00	\$7.00	4.000	\$14.00	\$13.00	5.000	\$22.00
Difference:	0.000	1	0.01	(-0.19)	0.41	0.91	130.64	2,403.99	(-0.07)	2.17	0.56	0.05	(-1.00)	0.00	1.00	1.00	1.00	(-2.00)	(-2.00)

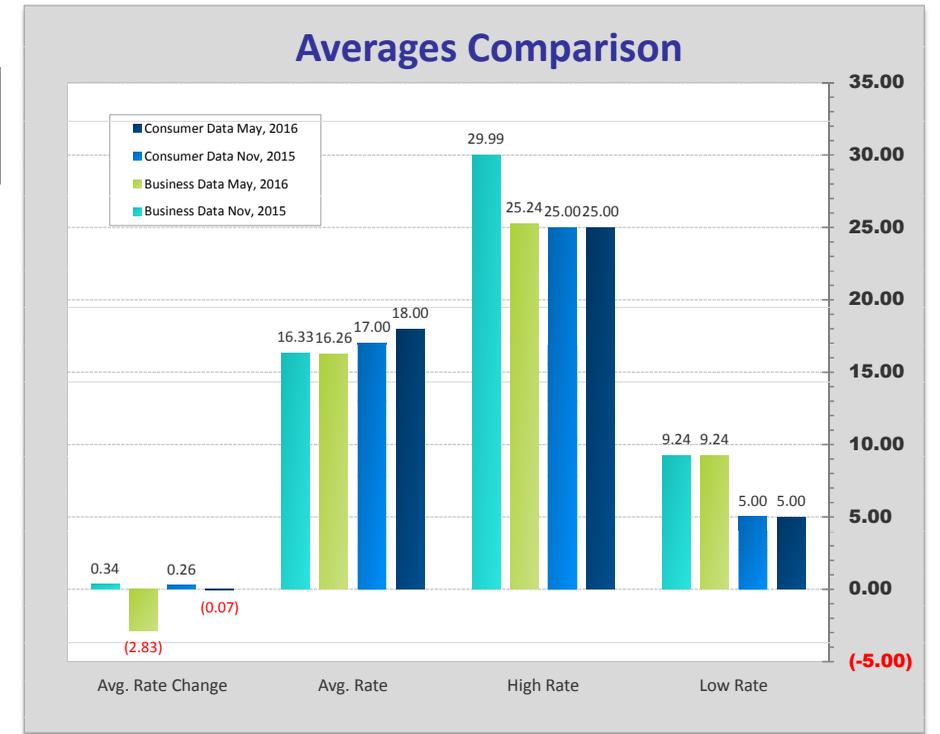
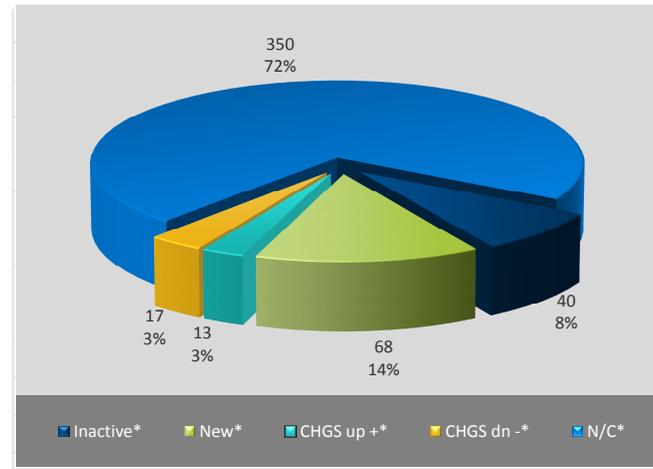
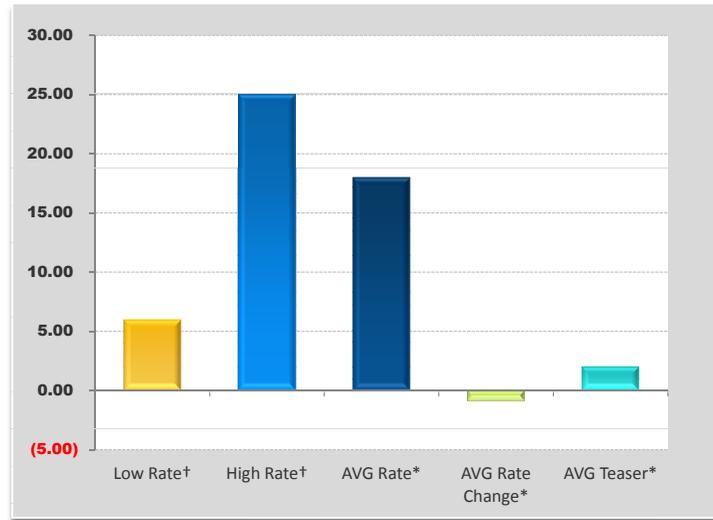
*Excludes Inactives*

*Green indicates an increase in data field from May*

*Red indicates a decrease in data field from May*

Totals\* & Weighted Avg.† Consumer & Business

	Count*	Low Rate†	High Rate†	AVG Rate*	AVG Rate Change*	Rate Change*	Inactive*	New*	AVG Teaser*	CHGS up +*	CHGS dn -*	N/C*
November	510	6.000	25.000	18.000	-0.888	30	40	68	2.000	13	17	350



Credit Card: Banks vs. Credit Unions

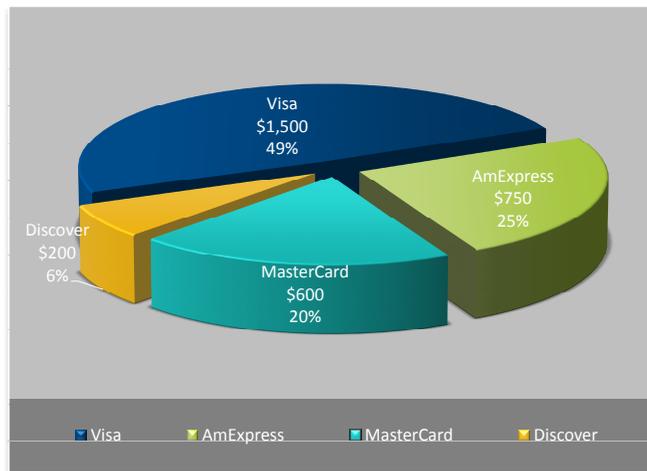
Consumer Data

	New	Inactive	Count	Rate CHG +	Rate CHG -	LowRate	High Rate	AVG Rate Change	AVG Rate	AVG Tsr Rate	AVG Tsr Period	AVG Cash Adv Rate	AVG Rate CAP	AVG Late Charge	AVG Annual Fee	AVG Overlimit Fee	AVG Return Pay	AVG Foreign %
Banks	47	24	268	12	9	7.000	30.000	0.334	15.000	1.000	15	25.000	30.000	\$35.00	\$50.00	\$10.00	\$35.00	3.000
CUs	15	14	139	0	6	6.000	25.000	-1.542	12.000	3.000	10	20.000	20.000	\$30.00	\$40.00	\$15.00	\$25.00	2.500
Difference	32.00	10.00	129.00	12.00	3.00	1.00	5.00	1.88	3.00	<b>(-2.00)</b>	5	5.000	10.000	\$5.00	\$10.00	<b>(-5.00)</b>	\$10.00	0.500

Credit Card Market Data

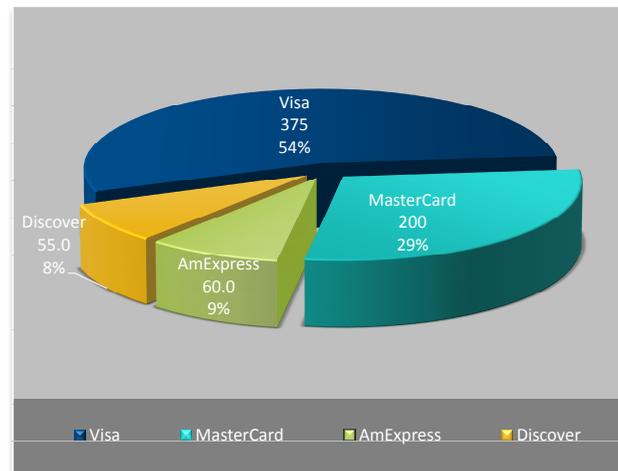
2015 US Purchase Volume by Card Network \$,bil

Visa	AmExpress	MasterCard	Discover
\$1,500	\$750	\$600	\$200



2015 US Card Circulation \$,mil

Visa	MasterCard	AmExpress	Discover
375	200	60.0	55.0



## All Consumer Data - Credit Card + Rewards Product Detail

Survey Date: 10/16/2015

Percentage Changed **31%**

**NEW!**

**USA Credit Cards + Rewards**

New/Inactive	Loan Type	Institution	Region	ID Num	Effective Date	Credit Score Hi Lo Avg†	Credit Tier	Tsr Rate	Tsr Period	Rate Type	Index Value	Spread	Rate Change	Rate
				Count	Rate Change	Low Rate	High Rate	Avg. Rate	Avg. Change	New	Inactive	CHGs + <b>12</b>		
				<b>407</b>	<b>27</b>	10.000	25.000	<b>15.000</b>	<b>-0.112</b>	<b>62</b>	<b>38</b>	CHGs - <b>15</b>		
<b>NEW</b>	Amex Consumer Allegiant World	Bank of America	National	112818	10/14/2016	0	A Credit	0.000		V	3.500	9.740		13.240
<b>NEW</b>	Amex Consumer Allegiant World	Bank of America	National	112819	10/14/2016	0	D Credit	0.000		V	3.500	19.740		23.240
	Master Card Consumer Better Balance Rewards	Bank of America	National	107079	10/14/2016	754	A Credit	0.000	12	V	3.500	8.740		12.240
	Master Card Consumer Better Balance Rewards	Bank of America	National	107080	10/14/2016	652	D Credit	0.000	12	V	3.500	18.740		22.240
<b>NEW</b>	Visa Consumer AAA Member Rewards	Bank of America	National	112603	10/14/2016	0	A Credit	0.000		V	3.500	9.740		13.240
<b>NEW</b>	Visa Consumer AAA Member Rewards	Bank of America	National	112604	10/14/2016	0	D Credit	0.000		V	3.500	19.740		23.240
	MasterCard Consumer Arrival Plus™	Barclays	National	111408	10/6/2016	<b>684</b>	D Credit	0.000	12	V	3.500	<b>19.740</b>	<b>3.000</b>	<b>23.240</b>
<b>INACTIVE</b>	MasterCard Consumer Barclaycard Arrival™	Barclays	National	111410	10/7/2016	669	D Credit	0.000	12	V	3.500	15.740		19.240
								<b>AVG</b>	<b>AVG</b>		<b>AVG</b>	<b>AVG</b>	<b>AVG</b>	<b>AVG</b>
								0.919	11		3.413	12.798	-0.112	16.181

\* Inactive Cards are not included in the Averages.

NA = Not Available

† Average Score is the arithmetic mean (displayed in "B Credit" and "C Credit" cards). Low score is to the 5th percentile (displayed in "D Credit" cards). High score is to the 95th percentile (displayed in "A Credit" cards). In each case available credit scores provided by TransUnion approved for this product from April to October 2016.

## All Consumer Data - Credit Card + Rewards Product Detail

Survey Date: 10/16/2015

Percentage Changed **31%**

New/Inactive	Loan Type	Institution	Region	CashAdv Rate	Rate CAP	MIN \$	MAX \$	Late Charge	Annual Fee	Overlimit Fee	Bal Xfer %	Bal Xfer Min\$	Bal Xfer Max\$
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(Default Rate)

NEW	Amex Consumer Allegiant World	Bank of America	National	16.240	29.99	\$500	\$15,000	\$37	\$59	\$0	3.0	\$10	\$0
NEW	Amex Consumer Allegiant World	Bank of America	National	25.240	29.99	\$500	\$15,000	\$37	\$59	\$0	3.0	\$10	\$0
	Master Card Consumer Better Balance Rewards	Bank of America	National	15.240	29.99	\$500	\$15,000	\$37	\$0	\$0	0.0	\$0	\$0
	Master Card Consumer Better Balance Rewards	Bank of America	National	25.240	29.99	\$500	\$15,000	\$37	\$0	\$0	0.0	\$0	\$0
NEW	Visa Consumer AAA Member Rewards	Bank of America	National	16.240	29.99	\$500	\$15,000	\$37	\$0	\$0	5.0	\$10	\$0
NEW	Visa Consumer AAA Member Rewards	Bank of America	National	25.240	29.99	\$500	\$15,000	\$37	\$0	\$0	5.0	\$10	\$0
	MasterCard Consumer Arrival Plus™	Barclays	National	25.490	27.49	\$1,000	\$15,000	\$37	\$89	\$0	3.0	\$5	\$0
INACTIVE	MasterCard Consumer Barclaycard Arrival™	Barclays	National	25.490	27.49	\$1,000	\$15,000	\$35	\$0	\$0	4.0	\$10	\$0
* Inactive Cards are not included in the Averages. NA = Not Available				AVG	AVG	AVG	AVG	AVG	AVG	AVG	AVG	AVG	AVG
				20.326	25.014	\$1,360.40	\$20,723.68	\$28.73	\$18.51	\$1.99	2.250	\$3.94	\$7.74

† Average Score is the arithmetic mean (displayed in "B Credit" and "C Credit" cards). Low score is to the 5th percentile (displayed in "D Credit" cards). High score is to the 95th percentile (displayed in "A Credit" cards). In each case available credit scores provided by TransUnion approved for this product from April to October 2016.

## All Consumer Data - Credit Card + Rewards Product Detail

Survey Date: 10/16/2015				Percentage Changed <b>31%</b>					NEW! NEW!			
New/Inactive	Loan Type	Institution	Region	Cash Adv %	Cash Adv Min\$	Cash Adv Max\$	Foreign Xaction%	Return Pay	Reward Type	Reward Bonus & Earn Rate	Spending	Rewards Points Earned

NEW	Amex Consumer Allegiant World	Bank of America	National	3.0	\$10	\$0	3.0	\$27	REWARDS-Points Travel	15,000pts 3x 2x 1x	\$7,500	37,500
NEW	Amex Consumer Allegiant World	Bank of America	National	3.0	\$10	\$0	3.0	\$27	REWARDS-Points Travel	15,000pts 3x 2x 1x	\$7,500	37,500
	Master Card Consumer Better Balance Rewards	Bank of America	National	3.0	\$10	\$0	3.0	\$27	REWARDS-Cash Back	5 Years, \$120	\$7,500	0
	Master Card Consumer Better Balance Rewards	Bank of America	National	3.0	\$10	\$0	3.0	\$27	REWARDS-Cash Back	5 Years, \$120	\$7,500	0
NEW	Visa Consumer AAA Member Rewards	Bank of America	National	3.0	\$10	\$0	0.0	\$27	REWARDS-Points Travel	\$100 3x 2x 1x	\$7,500	13,000
NEW	Visa Consumer AAA Member Rewards	Bank of America	National	3.0	\$10	\$0	0.0	\$27	REWARDS-Points Travel	\$100 3x 2x 1x	\$7,500	13,000
	MasterCard Consumer Arrival Plus™	Barclays	National	5.0	\$10	\$0	0.0	\$37	REWARDS-Points Miles	<b>50,000m 2x 5%</b>	\$7,500	<b>65,325</b>
INACTIVE	MasterCard Consumer Barclaycard Arrival™	Barclays	National	5.0	\$10	\$0	0.0	\$35	REWARDS-Points Miles	20,000m 2x 1x 5%	\$7,500	30,653

* Inactive Cards are not included in the Averages.	NA = Not Available								
		AVG	AVG	AVG	AVG	AVG	AVG	AVG	AVG
		3.021	\$7.30	\$9.85	1.372	\$27.79			

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## All Consumer Data - Credit Card + Rewards Product Detail

Survey Date: 10/16/2015		<b>Percentage Changed 31%</b>		<b>NEW!</b>	<b>NEW!</b>	<b>NEW!</b>	<b>NEW!</b>	<b>NEW!</b>	<b>NEW!</b>	<b>NEW!</b>	<b>NEW!</b>	<b>NEW!</b>
New/Inactive	Loan Type	Institution	Region	Rewards Points Per Dollar	Rewards Cost Per Point	Rewards Cash Back	Rewards Open Bonus	Rewards Rate 1	Rewards Rate 2	Rewards Rate 3	Rewards Added Bonus	Reward Limits

<b>NEW</b>	Amex Consumer Allegiant World	Bank of America	National	0.0	\$0.000	\$0	15000	3.0	2.0	1.0	0%	NO EXPIRATION, Partial Limit
<b>NEW</b>	Amex Consumer Allegiant World	Bank of America	National	0.0	\$0.000	\$0	15000	3.0	2.0	1.0	0%	NO EXPIRATION, Partial Limit
	Master Card Consumer Better Balance Rewards	Bank of America	National	0.0	\$0.000	\$120	\$0	0.0	0.0	0.0	\$100	5 Years, \$120
	Master Card Consumer Better Balance Rewards	Bank of America	National	0.0	\$0.000	\$120	\$0	0.0	0.0	0.0	\$100	5 Years, \$120
<b>NEW</b>	Visa Consumer AAA Member Rewards	Bank of America	National	0.0	\$0.000	\$0	\$100	3.0	2.0	1.0	\$0	NO EXPIRATION, NO LIMIT
<b>NEW</b>	Visa Consumer AAA Member Rewards	Bank of America	National	0.0	\$0.000	\$0	\$100	3.0	2.0	1.0	\$0	NO EXPIRATION, NO LIMIT
	MasterCard Consumer Arrival Plus™	Barclays	National	<b>8.7</b>	<b>\$0.115</b>	\$0	<b>50,000m</b>	2.0	0.0	0.0	5%	NO EXPIRATION, NO LIMIT
<b>INACTIVE</b>	MasterCard Consumer Barclaycard Arrival™	Barclays	National	4.1	\$0.245	\$0	20,000m	2.0	1.0	0.0	5%	NO EXPIRATION, NO LIMIT

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## All Consumer Data - Credit Card + Rewards Product Detail

Survey Date: 10/16/2015 **Percentage Changed 31%**

New/Inactive	Loan Type	Institution	Region	Reward Notes
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<b>NEW</b>	<a href="#">Amex Consumer Allegiant World</a>	Bank of America	National	Earn 15,000 Bonus Points after you make \$1,000 in purchases within the first 90 days. Earn 3 points per \$1 on Allegiant purchases (air, hotel, car rental and attractions). 2 points per \$1 on qualifying dining purchases. 1 point per \$1 on all other purchases. Buy one, get one free airfare - anytime you use your card to purchase a vacation package from Allegiant with four or more hotel nights or seven or more rental car days on the same itinerary
<b>NEW</b>	<a href="#">Amex Consumer Allegiant World</a>	Bank of America	National	Earn 15,000 Bonus Points after you make \$1,000 in purchases within the first 90 days. Earn 3 points per \$1 on Allegiant purchases (air, hotel, car rental and attractions). 2 points per \$1 on qualifying dining purchases. 1 point per \$1 on all other purchases. Buy one, get one free airfare - anytime you use your card to purchase a vacation package from Allegiant with four or more hotel nights or seven or more rental car days on the same itinerary
	<a href="#">Master Card Consumer Better Balance Rewards</a>	Bank of America	National	Earn \$25 per quarter towards your balance when you pay more than the monthly minimum and on time each month. Get an additional \$5 bonus per quarter if you have a Bank of America® checking or savings account. Cash back automatically credited to your account.
	<a href="#">Master Card Consumer Better Balance Rewards</a>	Bank of America	National	Earn \$25 per quarter towards your balance when you pay more than the monthly minimum and on time each month. Get an additional \$5 bonus per quarter if you have a Bank of America® checking or savings account. Cash back automatically credited to your account.
<b>NEW</b>	<a href="#">Visa Consumer AAA Member Rewards</a>	Bank of America	National	\$100 bonus statement credit if you use your new card to make any combination of purchases of \$250 within 90 days. 3X points on qualifying AAA and travel purchases. 2X points on gas, grocery store and drug store purchases. 1 point per \$1 on purchases everywhere else.
<b>NEW</b>	<a href="#">Visa Consumer AAA Member Rewards</a>	Bank of America	National	\$100 bonus statement credit if you use your new card to make any combination of purchases of \$250 within 90 days. 3X points on qualifying AAA and travel purchases. 2X points on gas, grocery store and drug store purchases. 1 point per \$1 on purchases everywhere else.
	<a href="#">MasterCard Consumer Arrival Plus™</a>	Barclays	National	<b>Start with 50,000 bonus miles when you spend \$3,000 on purchases in the first 90 days. Continue earning 2X miles on ALL purchases. Choose any airline, any time, or shop for the hotel, resort, cruise, train or car rental you want. No blackout dates or seat restrictions, or take statement credits on travel purchases. Plus, get 5% of your miles back when you redeem for travel. Receive a complimentary subscription to Triplt.</b>
<b>INACTIVE</b>	MasterCard Consumer Barclaycard Arrival™	Barclays	National	No Annual Fee; Start with 20,000 bonus miles when you spend \$1,000 on purchases in the first 90 days. Continue earning 2X miles on travel and dining purchases and 1X on all other purchases. Choose any airline, any time, or shop for the hotel, resort, cruise, train or car rental you want. No blackout dates or seat restrictions, or take statement credits on travel purchases. Plus, get 5% of your miles back when you redeem for travel. Barclaycard will provide a one-year Triplt Pro subscription.

\* Inactive Cards are not included in the Averages.

NA = Not Available

† Average Score is the arithmetic mean (displayed in "B Credit" and "C Credit" cards). Low score is to the 5th percentile (displayed in "D Credit" cards). High score is to the 95th percentile (displayed in "A Credit" cards). In each case available credit scores provided by TransUnion approved for this product from April to October 2016.

## Consumer Data

### Ranking Summary - All Consumer Card Plans Based on Assumptions

Given the above assumptions, the data below represents the cost to the consumer based on each of the individual card characteristics. In addition, a summary of the data is also provided and the potential reward value is shown for "major lenders".

COUNT	407			
MEDIAN	\$800.00			
AVG.	\$850.00			
CREDIT SCORE AVG.	700.0			
MAX	\$2,000.00	Bank	MasterCard Consumer AAdvantage Executive World Elite	D Credit
MIN	\$500.00	Credit Union	Visa Consumer Platinum	A Credit

Blue text has \$0  
First year Annual Fee

TOTAL 2 Year Cost	Institution	Card Name	Credit Tier	Credit Score†	ID#
\$2,776.93	Bank	SAMPLE-MasterCard Consumer AAdvantage Executive World Elite	D Credit	NA	112513
\$2,124.43	Bank	SAMPLE-MasterCard Consumer AAdvantage Executive World Elite	A Credit	NA	112512
\$2,124.43	Bank	SAMPLE-Visa Consumer British Air Signature	A Credit	NA	109351
\$1,850.93	Bank	SAMPLE-Visa Consumer British Air Signature	Overdraft	727	112164
\$1,850.93	Bank	SAMPLE-MasterCard Consumer AAdvantage Executive World Elite	Overdraft	645	112166
\$1,797.93	Bank	SAMPLE-MasterCard Consumer AAdvantage Executive World Elite	D Credit	741	109204
\$1,797.93	Bank	SAMPLE-Visa Consumer British Air Signature	D Credit	741	112853
\$1,763.18	Bank	SAMPLE-Visa Consumer British Air Signature	D Credit	745	109067
\$1,758.93	Bank	SAMPLE-MasterCard Consumer AAdvantage Executive World Elite	Overdraft	NA	112168
\$1,748.55	Bank	SAMPLE-MasterCard Consumer AAdvantage Executive World Elite	D Credit	NA	112285
\$1,668.64	Bank	SAMPLE-Visa Consumer British Air Signature	D Credit	NA	111807

### VALUATION of REWARDS Summary - All Major Lender Consumer Card Plans Based on Assumptions

Tally Cards w/ Valuation	Average
132	30,000

Average
\$150.00

Average
50,000

Average
\$300.00

First Year Annual Fee \$0										
Type	Bonus & Earn Rate	First Year Spending	First Year Rewards Points Earned	First Year Reward Points Per \$	First Year Rewards Cash Back	First Year Rewards Open Bonus	2 Years CALC Spending	2 Years CALC Rewards Points Earned	2 Years CALC Reward Points Per \$	2 Years CALC Rewards Cash Back
REWARDS	50,000pts 2x 1x	\$7,500	60,000	8		50,000pts	\$15,000	70,000	4.7	
REWARDS	50,000pts 2x 1x	\$7,500	60,000	8		50,000pts	\$15,000	70,000	4.7	
REWARDS	40,000pts 3x 2x 1x	\$7,500	52,000	6.9		40,000pts	\$15,000	64,000	4.3	
REWARDS	50,000pts 3x 1x	\$7,500	62,500	8.3		50,000pts	\$15,000	75,000	5.0	
REWARDS	35,000pts 2x 1x	\$7,500	45,000	6		35,000pts	\$15,000	55,000	3.7	
REWARDS	50,000pts 2x 1x	\$7,500	60,500	8.1		50,000pts	\$15,000	71,000	4.7	
REWARDS	100,000pts 3x 1x	\$7,500	113,500	15.1		100,000pts	\$15,000	127,000	8.5	
REWARDS	3x 2x 1x	\$7,500	13,500	1.8			\$15,000	27,000	1.8	
REWARDS	60,000pts 5x 2x 1x 10%	\$7,500	78,500	4.5		60,000pts	\$15,000	97,000	6.5	
REWARDS	3x 2x 1x	\$7,500	13,000	1.733			\$15,000	26,000	1.7	
REWARDS	0.015									

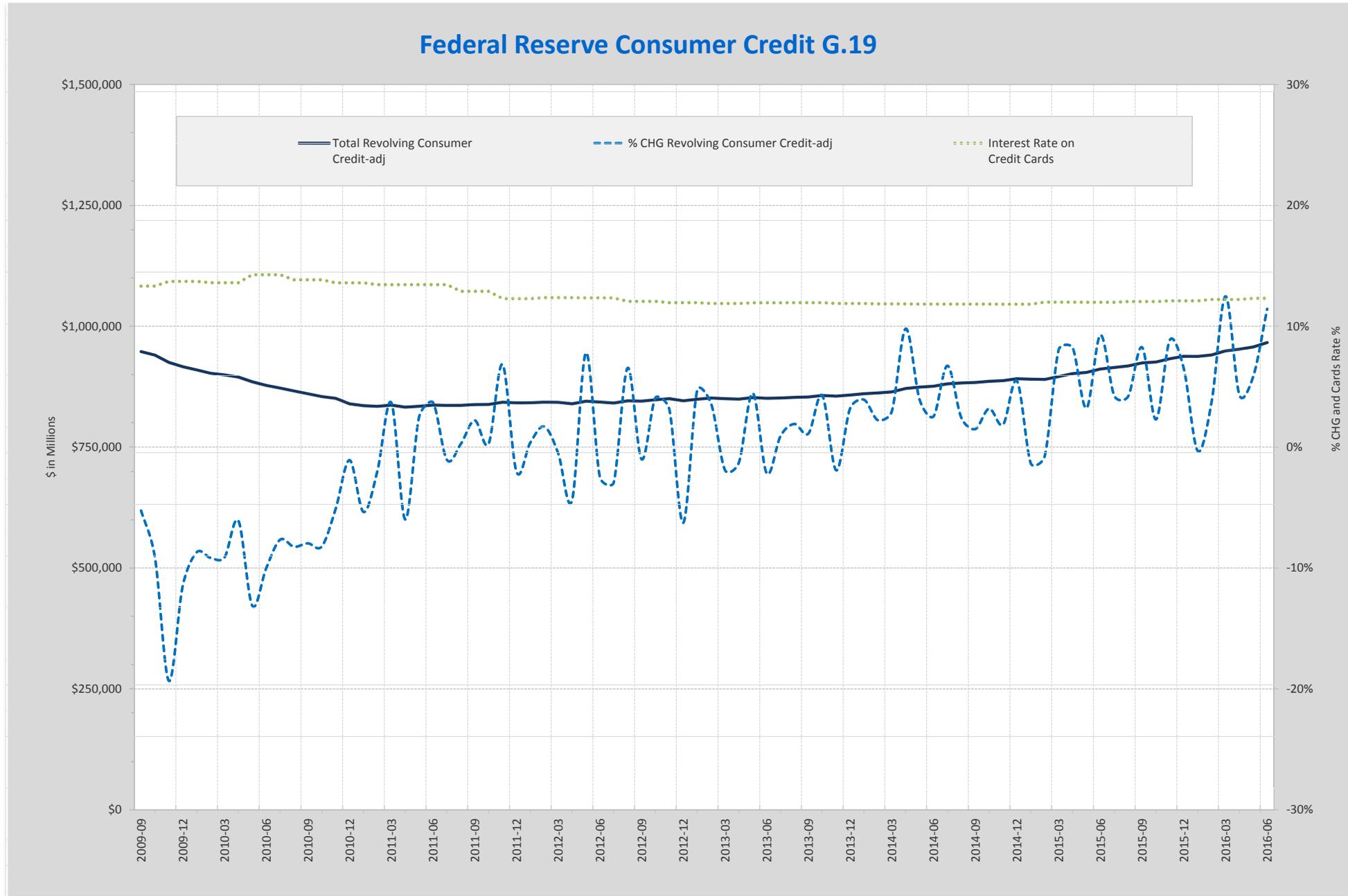
Consumer Data 10/16/2016		
Best Rates - Consumer LowRate		
INSTITUTION	RATE	CHG
OnPoint CU	6.150	
USAA FSB	7.150	
KeyPoint	7.240	
Simmons1st	7.500	
StarOne	7.750	
TechnFCU	8.150	NEW
NAVY FCU	8.240	
Advantis CU	8.400	
ElevationsCU	8.490	
Baxter CU	8.500	
Digital Credit Union	8.750	
Unitus CU	10.240	
US Bank	10.240	
M&T Bank	10.490	
ProvidentCU	10.900	
Bank of America	11.240	
PopularComBk	11.240	
Citibank	12.240	
Fifth Third	12.240	NEW
Chase	13.240	
HSBC	13.240	
IberiaBank	13.240	
Carolina Trust FCU	13.900	
Citizens Bank	13.990	
Frost Bank	NA	
Golden 1	NA	
Kinecta	NA	
M.F.C.U.	NA	
Pen Air FCU	NA	
SanDiegoCCU	NA	
Santander	NA	
TD Bank	NA	
USE CU	NA	
Median	10.240	NA
Low	6.150	0.000
High	13.990	0.000
Count	24	
Count CHG	0	
Count NEW	2	
Count Inactive	0	
Pct CHG	8.33%	

Consumer Data 10/16/2016		
Best Rates - Consumer Rewards/Cash		
INSTITUTION	RATE	CHG
USE CU	4.990	
Commerce	6.990	NEW
BoeingCU	7.150	
OnPoint CU	7.150	
SchoolsFirst FCU	7.750	
Golden 1	7.790	
Unitus CU	8.240	
Barclays	8.250	
Advantis CU	8.400	
StarOne	8.750	
CityNatl	9.000	
USAA FSB	10.150	
ElevationsCU	10.240	
Kinecta	10.240	
OR Comm CU	10.240	
Twinstar CU	10.250	
Sound CU	11.200	
Discover	11.240	
PopularComBk	11.240	
ProvidentCU	11.240	
WellsFargo	11.400	
M&T Bank	11.490	
Digital Credit Union	11.500	
Bank of America	12.240	
KeyBank	13.240	
TD Bank	13.240	
US Bank	13.240	
Chase	14.240	
Fifth Third	14.240	NEW
Citizens Bank	14.990	
FNB Omaha	16.240	
Frost Bank	NA	
SouthwestAirFCU	NA	
Median	10.250	NA
Low	4.990	0.000
High	16.240	0.000
Count	31	
Count CHG	0	
Count NEW	2	
Count Inactive	0	
Pct CHG	6.45%	

Business Data 10/16/2016		
Best Rates - Business LowRate		
INSTITUTION	RATE	CHG
Citizens Bank	9.240	
Bank of America	9.490	
Columbia	10.240	
EastWest	10.240	
Fifth Third	10.240	
M&T Bank	10.240	
PNC Bank	10.240	
US Bank	10.240	
Simmons1st	10.500	
Commerce	10.900	
KeyBank	11.240	
CommonwealthCtrl CL	NA	
Digital Credit Union	NA	
Discover	NA	
Dollar BK	NA	
ElevationsCU	NA	
FNB Omaha	NA	
Frost Bank	NA	
Golden 1	NA	
HSBC	NA	
IberiaBank	NA	
INSTRUST	NA	
KeyPoint	NA	
Kinecta	NA	
Sound CU	NA	
SouthwestAirFCU	NA	
StarOne	NA	
TechnFCU	NA	
Twinstar CU	NA	
Unitus CU	NA	
USAA FSB	NA	
Frost Bank	NA	
WellsFargo	NA	
Median	10.240	NA
Low	9.240	0.000
High	11.240	0.000
Count	11	
Count CHG	0	
Count NEW	0	
Count Inactive	0	
Pct CHG	0.00%	

Business Data 10/16/2016		
Best Rates - Business Rewards/Cash		
INSTITUTION	RATE	CHG
Dollar BK	9.490	0.250
WellsFargo	9.490	
HSBC	9.990	
Simmons1st	10.500	
Fifth Third	11.240	
PNC Bank	11.240	
American Express	11.490	
Bank of America	11.490	
Citizens Bank	12.240	
Columbia	12.240	
EastWest	12.240	
BoeingCU	NA	
Carolina Trust FCU	NA	
CityNatl	NA	
CommonwealthCtrl CL	NA	
Digital Credit Union	NA	
Discover	NA	
ElevationsCU	NA	
FNB Omaha	NA	
Frost Bank	NA	
Golden 1	NA	
IberiaBank	NA	
INSTRUST	NA	
KeyPoint	NA	
SchoolsFirst FCU	NA	
Sound CU	NA	
SouthwestAirFCU	NA	
StarOne	NA	
TechnFCU	NA	
Twinstar CU	NA	
Unitus CU	NA	
USAA FSB	NA	
USE CU	NA	
Median	11.240	0.250
Low	9.490	0.250
High	12.240	0.250
Count	11	
Count CHG	1	
Count NEW	0	
Count Inactive	0	
Pct CHG	9.09%	

\*Shows the best rate for each institution in each of the reward categories (LowRate & Rewards/Cash)



RATE	%CHG	%CHG	TOTAL \$\$ Mil	Revolving \$\$ Mil	NON Revolving \$\$ Mil
Interest Rate on Credit Cards	% CHG Consumer Credit-adj	% CHG Revolving Consumer Credit-adj	Total Consumer Credit-adj	Total Revolving Consumer Credit-adj	Total NON-Revolving Consumer Credit-adj

Monthly	Commercial bank interest rate on credit card plans, all accounts; not seasonally adjusted	Percent change of total consumer credit, seasonally adjusted at an annual rate	Percent change of total revolving consumer credit, seasonally adjusted at an annual rate	Total consumer credit owned and securitized, seasonally adjusted level	Revolving consumer credit owned and securitized, seasonally adjusted level	Nonrevolving consumer credit owned and securitized, seasonally adjusted level	
▲	2003-06		3.4%	0.2%	2,033,268.4	763,814.9	1,269,453.5
▲	2003-07		4.0%	0.9%	2,040,064.4	764,388.7	1,275,675.7
▲	2003-08	12.1%	5.3%	3.0%	2,049,124.3	766,324.4	1,282,799.9
▲	2003-09	12.1%	4.7%	-0.4%	2,057,090.8	766,041.9	1,291,048.9
▲	2003-10	12.1%	4.9%	-0.8%	2,065,495.1	765,535.2	1,299,959.9
▲	2003-11	12.5%	0.5%	-0.8%	2,066,400.1	765,007.9	1,301,392.2
▲	2003-12	12.5%	6.4%	5.1%	2,077,360.7	768,258.3	1,309,102.4
▲	2004-01	12.5%	6.3%	3.8%	2,088,243.0	770,672.5	1,317,570.5
▲	2004-02	12.4%	4.1%	2.6%	2,095,340.4	772,362.3	1,322,978.1
▲	2004-03	12.4%	8.2%	8.9%	2,109,720.3	778,092.5	1,331,627.8
▲	2004-04	12.4%	1.7%	-3.9%	2,112,716.2	775,554.8	1,337,161.4
▲	2004-05	12.7%	4.6%	3.9%	2,120,839.2	778,088.7	1,342,750.5
▲	2004-06	12.7%	4.1%	2.5%	2,127,989.4	779,731.2	1,348,258.2
▲	2004-07	12.7%	5.1%	9.8%	2,137,093.0	786,087.1	1,351,005.8
▲	2004-08	12.7%	3.6%	1.4%	2,143,435.1	787,011.7	1,356,423.5
▲	2004-09	12.7%	9.4%	10.1%	2,160,148.3	793,635.8	1,366,512.5
▲	2004-10	12.7%	9.2%	4.6%	2,176,719.3	796,696.5	1,380,022.9
▲	2004-11	13.0%	3.9%	0.7%	2,183,746.4	797,185.0	1,386,561.4
▲	2004-12	13.0%	4.7%	3.6%	2,192,246.2	799,552.2	1,392,694.0
▲	2005-01	13.0%	2.5%	7.6%	2,196,777.6	804,635.8	1,392,141.9
▲	2005-02	12.5%	8.1%	-0.8%	2,211,558.7	804,107.3	1,407,451.4
▲	2005-03	12.5%	4.7%	0.8%	2,220,199.2	804,640.0	1,415,559.2
▲	2005-04	12.5%	6.7%	8.8%	2,232,535.4	810,558.4	1,421,977.0
▲	2005-05	12.2%	0.1%	-2.0%	2,232,671.5	809,211.6	1,423,460.0
▲	2005-06	12.2%	8.2%	7.4%	2,247,833.4	814,181.7	1,433,651.8
▲	2005-07	12.2%	5.0%	1.1%	2,257,230.9	814,908.5	1,442,322.5
▲	2005-08	12.8%	5.2%	4.3%	2,267,044.9	817,842.4	1,449,202.5
▲	2005-09	12.8%	2.4%	2.7%	2,271,633.3	819,651.8	1,451,981.5
▲	2005-10	12.8%	2.8%	2.1%	2,276,843.1	821,082.7	1,455,760.5
▲	2005-11	12.5%	3.6%	7.0%	2,283,661.3	825,878.1	1,457,783.2
▲	2005-12	12.5%	3.8%	5.3%	2,290,928.1	829,518.4	1,461,409.8
▲	2006-01	12.5%	0.7%	7.0%	2,367,471.1	879,577.1	1,487,894.0
▲	2006-02	12.6%	3.8%	7.8%	2,374,977.3	885,289.7	1,489,687.6
▲	2006-03	12.6%	5.5%	4.0%	2,385,807.9	888,243.6	1,497,564.3
▲	2006-04	12.6%	6.0%	7.1%	2,397,680.6	893,526.9	1,504,153.7
▲	2006-05	13.3%	4.8%	8.0%	2,407,161.5	899,471.3	1,507,690.1
▲	2006-06	13.3%	3.7%	7.0%	2,395,813.2	897,483.3	1,498,329.9

▲	2006-07	13.3%	3.7%	1.6%	2,403,099.3	898,676.6	1,504,422.6
▲	2006-08	13.2%	6.3%	7.0%	2,415,732.0	903,924.3	1,511,807.8
▲	2006-09	13.2%	5.5%	5.2%	2,426,813.2	907,814.4	1,518,998.9
▲	2006-10	13.2%	6.6%	5.0%	2,429,399.9	911,614.5	1,517,785.3
▲	2006-11	13.1%	5.6%	7.5%	2,440,749.1	917,346.2	1,523,402.9
▲	2006-12	13.1%	7.9%	8.5%	2,456,715.7	923,876.8	1,532,838.9
▲	2007-01	13.1%	3.4%	5.3%	2,463,630.7	927,959.4	1,535,671.3
▲	2007-02	13.3%	5.5%	6.9%	2,474,953.5	933,288.3	1,541,665.3
▲	2007-03	13.3%	6.5%	7.8%	2,488,296.2	939,347.2	1,548,949.0
▲	2007-04	13.3%	4.0%	4.3%	2,496,629.8	942,722.3	1,553,907.6
▲	2007-05	13.4%	7.6%	10.8%	2,512,489.1	951,218.2	1,561,270.9
▲	2007-06	13.4%	5.0%	4.2%	2,522,995.7	954,546.8	1,568,448.9
▲	2007-07	13.4%	6.1%	7.2%	2,538,357.8	960,305.9	1,578,051.9
▲	2007-08	13.5%	8.7%	11.7%	2,556,722.6	969,702.6	1,587,020.1
▲	2007-09	13.5%	6.8%	9.5%	2,571,127.8	977,379.9	1,593,748.0
▲	2007-10	13.5%	7.1%	9.4%	2,586,429.4	985,070.6	1,601,358.7
▲	2007-11	13.6%	6.5%	12.5%	2,600,427.4	995,311.0	1,605,116.4
▲	2007-12	13.6%	4.4%	7.9%	2,609,879.5	1,001,879.3	1,608,000.2
▲	2008-01	13.6%	7.6%	8.3%	2,626,310.8	1,008,772.3	1,617,538.5
▲	2008-02	12.8%	6.2%	7.9%	2,639,828.2	1,015,440.0	1,624,388.1
▲	2008-03	12.8%	4.4%	4.3%	2,649,579.0	1,019,042.0	1,630,536.9
▲	2008-04	12.8%	3.9%	3.3%	2,658,247.6	1,021,800.0	1,636,447.5
▲	2008-05	12.5%	1.4%	-1.4%	2,661,335.9	1,020,623.2	1,640,712.7
▲	2008-06	12.5%	1.9%	0.4%	2,665,613.4	1,020,977.0	1,644,636.4
▲	2008-07	12.5%	1.3%	0.0%	2,668,448.2	1,020,994.9	1,647,453.3
▼	2008-08	11.9%	-2.2%	-2.5%	2,663,642.8	1,018,853.4	1,644,789.5
▼	2008-09	11.9%	-2.0%	-5.8%	2,659,133.0	1,013,954.3	1,645,178.7
▲	2008-10	11.9%	1.7%	5.4%	2,662,784.5	1,018,513.0	1,644,271.6
▼	2008-11	11.9%	-4.5%	-8.8%	2,652,799.0	1,011,016.6	1,641,782.5
▼	2008-12	11.9%	-3.9%	-8.0%	2,644,184.0	1,004,244.0	1,639,939.9
▲	2009-01	11.9%	4.0%	3.4%	2,652,977.9	1,007,087.4	1,645,890.5
▼	2009-02	12.0%	-5.4%	-10.9%	2,641,121.0	997,925.2	1,643,195.7
▼	2009-03	12.0%	-7.7%	-14.3%	2,624,138.4	986,061.5	1,638,077.0
▼	2009-04	12.0%	-3.9%	-5.8%	2,615,726.7	981,281.6	1,634,445.1
▼	2009-05	13.0%	-5.3%	-15.8%	2,609,877.8	968,357.1	1,641,520.7
▼	2009-06	13.0%	-8.0%	-4.8%	2,592,513.0	964,526.2	1,627,986.8
▼	2009-07	13.0%	-1.5%	-4.1%	2,589,352.6	961,214.7	1,628,138.0
▼	2009-08	13.3%	-4.3%	-11.9%	2,579,991.0	951,689.1	1,628,302.0
▼	2009-09	13.3%	-2.5%	-5.3%	2,574,613.1	947,529.4	1,627,083.8
▼	2009-10	13.3%	-5.9%	-9.1%	2,562,014.1	940,311.2	1,621,702.8
▼	2009-11	13.7%	-4.9%	-19.3%	2,551,459.5	925,164.9	1,626,294.6

## CREDIT UNION NCUA CALL Data - Includes Survey Competitors

NCUA 5300 CALL Data - Selected Interest Rate, Numeric and Dollar fields for competitors on your survey.

Report Date:10/08/2016

Latest Data 6/30/2016

CU_Number	CU_Name	Metro Statistical Area #	Data Date	Effective Date	CITY	STATE	ZIP	Total Assets	ATMlocations	BRANCHlocations	Total Amount of Shares and Deposits	Number of Total Loans and Leases (Sum of items 15-22)
CU_Number	CU_Name	SMSA	Cycle_Date	Update_Date	CITY	STATE	ZIP	ACCT_010	ATMlocations	BRANCHlocations	ACCT_018	ACCT_025A
62659	ADVANTIS	6440	3/31/2016	5/23/2016	Portland	OR	97293-0220	\$1,259,604,234	7	8	\$1,090,261,627	45,128
62659	ADVANTIS	6440	6/30/2016	7/27/2016	Portland	OR	97293-0220	\$1,277,998,142	7	8	\$1,106,131,592	46,065
68187	BAXTER	3965	3/31/2016	4/25/2016	Vernon Hills	IL	60061-1533	\$2,543,139,794	37	42	\$2,229,467,268	127,029
68187	BAXTER	3965	6/30/2016	7/25/2016	Vernon Hills	IL	60061-1533	\$2,580,572,678	37	43	\$2,260,587,540	128,408
62604	BOEING EMPLOYEES	7600	3/31/2016	4/23/2016	TUKWILA	WA	98168	\$15,041,389,190	42	42	\$13,211,588,178	651,323
62604	BOEING EMPLOYEES	7600	6/30/2016	7/28/2016	TUKWILA	WA	98168	\$15,136,255,033	43	42	\$13,266,302,078	664,160
97095	COMMONWEALTH	3740	3/31/2016	4/26/2016	Bourbonnais	IL	60914-0380	\$77,759,448	3	2	\$70,353,963	5,148
97095	COMMONWEALTH	3740	6/30/2016	7/26/2016	Bourbonnais	IL	60914-0380	\$75,964,229	3	2	\$68,469,874	5,181
23521	DIGITAL	1120	3/31/2016	5/5/2016	MARLBOROUGH MA		1752	\$7,135,628,811	25	22	\$5,738,338,924	377,536
23521	DIGITAL	1120	6/30/2016	7/29/2016	MARLBOROUGH MA		1752	\$7,213,280,539	24	22	\$5,790,811,231	394,484
65299	KEYPOINT	7400	3/31/2016	4/21/2016	Santa Clara	CA	95051	\$1,045,157,612	8	10	\$901,686,047	26,180
65299	KEYPOINT	7400	6/30/2016	7/27/2016	Santa Clara	CA	95051	\$1,079,743,632	8	10	\$900,684,955	26,767
4142	KINECTA	4480	3/31/2016	4/22/2016	MANHATTAN BECA		90266	\$3,929,302,841	34	36	\$3,383,627,890	122,189
4142	KINECTA	4480	6/30/2016	8/19/2016	MANHATTAN BECA		90266	\$3,891,022,831	34	37	\$3,340,745,813	125,626

CREDIT UNION NCUA CALL Data - Includes Survey Competitors

NCUA 5300 CALL Data - Selected Interest Rate, Numeric

Report Date:10/08/2016

CU_Number	CU_Name	Number of current members (not number of accounts)	Interest Rate of Unsecured Credit Card Loans	NEW!	NEW!	Interest Rate of All Other Unsecured Loans/Lines of Credit	Total Amount of Loans Outstanding	Fees charged to members for services or membership (overdraft ATM credit card etc.)	Fees per Member
				Total Number of Unsecured Credit Card Loans	Total Amount of Unsecured Credit Card Loans				
CU_Number	CU_Name	ACCT_083	FS220_521	FS220B_993	FS220A_396	FS220_522	FS220_710	FS220A_ACCT_131	CALC
62659	ADVANTIS	63,827	8.40%	10,923	\$17,159,886	7.49%	\$409,665,652	\$2,211,700	\$34.7
62659	ADVANTIS	65,226	8.40%	11,013	\$17,401,714	7.49%	\$403,938,354	\$4,933,301	\$75.6
68187	BAXTER	206,692	10.75%	59,690	\$196,855,570	10.00%	\$1,191,623,647	\$4,103,578	\$19.9
68187	BAXTER	208,414	10.50%	58,227	\$202,214,890	10.00%	\$1,208,631,898	\$8,452,185	\$40.6
62604	BOEING EMPLOYEES	956,439	9.15%	372,694	\$876,380,971	8.90%	\$6,106,844,425	\$9,225,796	\$9.6
62604	BOEING EMPLOYEES	971,328	9.15%	379,458	\$902,893,846	8.90%	\$6,273,053,223	\$19,227,068	\$19.8
97095	COMMONWEALTH	10,336	8.88%	2,103	\$2,276,797	10.76%	\$21,231,225	\$104,278	\$10.1
97095	COMMONWEALTH	10,392	9.45%	2,129	\$2,250,812	10.50%	\$21,325,040	\$213,949	\$20.6
23521	DIGITAL	563,416	9.75%	142,878	\$437,979,318	9.75%	\$2,930,327,354	\$4,067,226	\$7.2
23521	DIGITAL	580,055	9.75%	146,584	\$444,488,814	9.75%	\$2,940,609,672	\$8,472,027	\$14.6
65299	KEYPOINT	51,923	7.24%	2,868	\$7,361,812	15.90%	\$603,264,884	\$522,816	\$10.1
65299	KEYPOINT	52,503	7.24%	3,232	\$7,942,786	15.90%	\$613,124,040	\$1,048,800	\$20.0
4142	KINECTA	286,059	12.22%	27,323	\$91,799,064	12.19%	\$2,015,871,100	\$4,519,433	\$15.8
4142	KINECTA	287,616	12.24%	27,387	\$91,544,247	12.03%	\$1,993,951,359	\$9,332,341	\$32.4

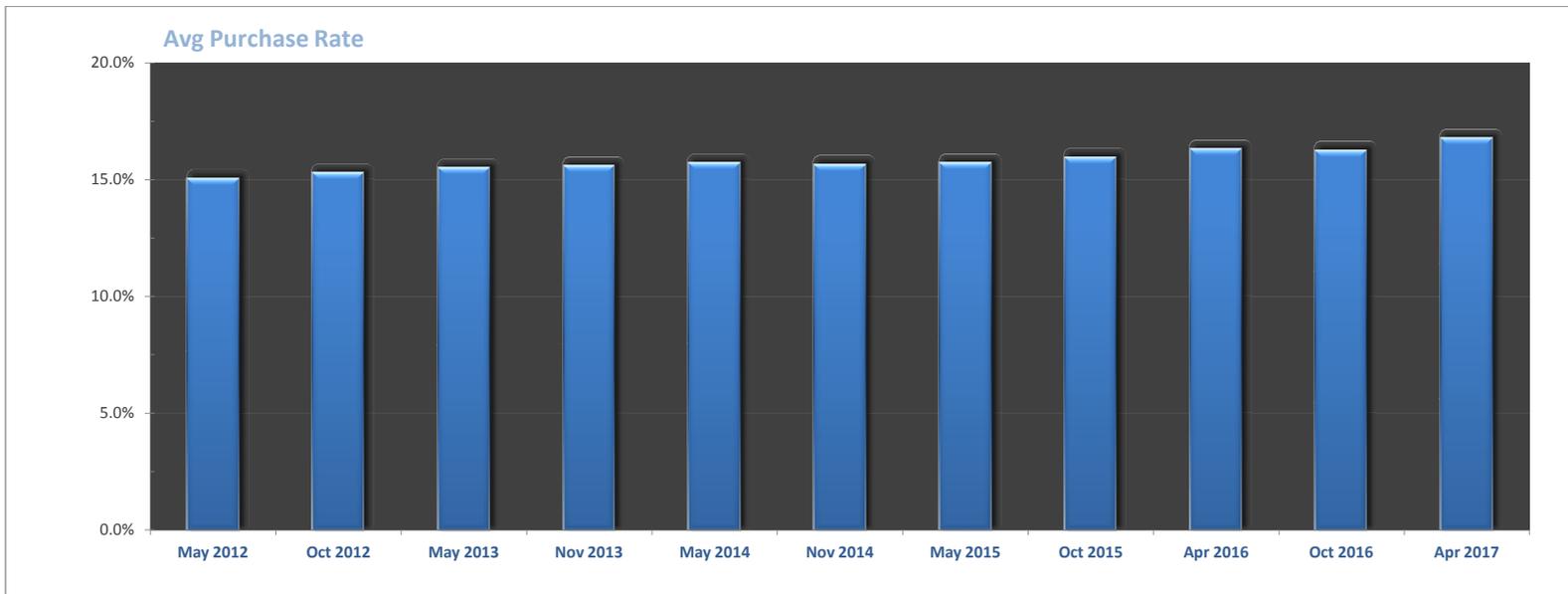
## BANK FDIC CALL Data - Includes Survey Competitors

FDIC #	Name	Report_Date	CITY	STATE	Employee Count	Total Assets \$,000	Net Loans & Leases \$,000	Domestic Deposits \$,000	Credit Cards \$,000	CALC Cards to Total Assets
35328	American Express Bank, FSB.	6/30/2016	Salt Lake City	UT	294	\$49,813,222	\$31,759,761	\$38,030,800	\$11,901,436	23.9%
35328	American Express Bank, FSB.	3/31/2016	Salt Lake City	UT	301	\$51,900,814	\$40,717,035	\$39,182,770	\$19,394,458	37.4%
27471	American Express Centurion Bank	6/30/2016	Salt Lake City	UT	248	\$37,565,022	\$24,489,736	\$18,124,927	\$24,792,189	66.0%
27471	American Express Centurion Bank	3/31/2016	Salt Lake City	UT	252	\$35,347,889	\$24,298,352	\$18,301,574	\$24,606,092	69.6%
25178	Bank of America California, National Association	6/30/2016	San Francisco	CA	D/U	\$22,238,000	\$13,971,000	\$18,488,000	\$0	0.0%
25178	Bank of America California, National Association	3/31/2016	San Francisco	CA	D/U	\$22,796,000	\$14,889,000	\$19,008,000	\$0	0.0%
3510	Bank of America, National Association	6/30/2016	Charlotte	NC	148,320	\$1,657,878,000	\$878,207,000	\$1,204,486,000	\$97,483,000	5.9%
3510	Bank of America, National Association	3/31/2016	Charlotte	NC	150,839	\$1,653,947,000	\$871,962,000	\$1,213,727,000	\$96,380,000	5.8%
3510	Bank of America, National Association	12/31/2015	Charlotte	NC	150,939	\$1,639,305,000	\$867,765,000	\$1,213,734,000	\$99,577,000	6.1%
3510	Bank of America, National Association	9/30/2015	Charlotte	NC	152,480	\$1,616,426,000	\$852,334,000	\$1,186,746,000	\$98,406,000	6.1%
3510	Bank of America, National Association	6/30/2015	Charlotte	NC	152,773	\$1,606,232,000	\$851,826,000	\$1,169,569,000	\$98,679,000	6.1%
3510	Bank of America, National Association	3/31/2015	Charlotte	NC	156,211	\$1,599,746,000	\$843,032,000	\$1,170,895,000	\$96,948,000	6.1%

**BANK FDIC CALL Data - Includes Survey Competitors**

Auto Loans \$,000	Avg Assets Qtrly \$,000	Constr & Dev Loans \$,000	Commercial RE Loans \$,000	Multi Family (APT) Loans \$,000	1-4 Family RE Loans \$,000	Equity LINES sec'd 1-4 RE (incl. in Mortg total) \$,000	ARM 1-4 Family RE Loans (incl. in Mortg total) \$,000	Interstate Branches	Offices Domestic	Branches Domestic
\$0	\$50,857,018	\$0	\$0	\$0	\$0	\$0	\$0	0	1	1
\$0	\$52,362,712	\$0	\$0	\$0	\$0	\$0	\$0	0	1	1
\$0	\$36,456,456	\$0	\$0	\$0	\$0	\$0	\$0	0	2	1
\$0	\$35,936,031	\$0	\$0	\$0	\$0	\$0	\$0	0	2	1
\$0	\$22,517,000	\$0	\$0	\$0	\$14,072,000	\$0	\$4,583,000	0	1	1
\$0	\$22,642,500	\$0	\$0	\$0	\$14,996,000	\$0	\$4,899,000	0	1	1
\$38,088,000	\$1,655,912,500	\$9,212,000	\$56,850,000	\$6,044,000	\$243,957,000	\$63,983,000	\$68,778,000	1	4,787	4,861
\$37,004,000	\$1,646,626,000	\$9,762,000	\$56,986,000	\$6,334,000	\$241,483,000	\$65,593,000	\$67,091,000	1	4,796	4,861
\$34,393,000	\$1,627,865,500	\$9,568,000	\$56,975,000	\$6,535,000	\$246,900,000	\$67,292,000	\$65,920,000	1	4,845	4,861
\$33,563,000	\$1,611,329,000	\$10,118,000	\$51,588,000	\$5,888,000	\$247,347,000	\$69,416,000	\$63,684,000	1	4,862	4,861
\$31,563,000	\$1,602,989,000	\$9,441,000	\$47,724,000	\$5,300,000	\$264,833,000	\$71,266,000	\$65,148,000	1	4,896	4,861
\$30,931,000	\$1,586,919,500	\$9,449,000	\$47,454,000	\$5,399,000	\$275,499,000	\$73,260,000	\$64,417,000	1	4,940	4,861

### Consumer Rate History, Averages



Select Chart Type

- Bar Graph
- Line Graph
- Area Graph

- Enable Animation
- Enable Easing

Category	May 2012	Oct 2012	May 2013	Nov 2013	May 2014	Nov 2014	May 2015	Oct 2015	Apr 2016	Oct 2016	Apr 2017
<input checked="" type="radio"/> Avg Purchase Rate	15.030%	15.238%	15.482%	15.561%	15.667%	15.629%	15.692%	15.904%	16.265%	16.233%	16.753%
<input type="radio"/> Avg Cash Advance Rate	17.554%	17.955%	18.330%	18.657%	18.876%	18.829%	18.582%	19.383%	19.933%	20.413%	20.995%
<input type="radio"/> Avg Penalty Rate	22.502%	23.176%	23.532%	23.480%	23.343%	23.502%	22.071%	22.543%	19.459%	14.057%	14.422%
<input type="radio"/> Avg Teaser Rate	1.626%	1.759%	1.151%	1.106%	0.880%	0.831%	0.855%	0.776%	0.592%	0.871%	0.886%

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