New York Financial Institutions Rate Tracker

WEEKLY BENCHMARK & POLICY REPORT • COLOR EDITION • NOVEMBER 2026

TOP 10 NEW YORK COMMERCIAL & REGIONAL BANKS

Institution Name	Institution Type	1-Yr CD	36-Mo CD	New Auto (60 Mo)	Used Auto (60 Mo)	30-Yr Conforming Mtg
Chase Bank	National Bank	3.000%	2.500%	5.375%	5.875%	7.250%
Citibank	National Bank	3.000%	2.500%	5.500%	6.000%	7.375%
Bank of America	National Bank	3.000%	2.500%	5.250%	5.750%	7.250%
KeyBank	Regional Bank	3.500%	3.000%	5.125%	5.625%	7.125%
M&T Bank	Regional Bank	3.500%	3.000%	5.250%	5.750%	7.250%
Valley National Bank	Regional Bank	4.250%	3.500%	5.125%	5.625%	7.000%
Apple Bank	Regional Bank	4.000%	3.250%	5.125%	5.625%	7.375%
Popular Bank	Regional Bank	4.500%	3.500%	5.250%	5.750%	7.500%
NBT Bank	Regional Bank	3.750%	3.125%	5.250%	5.750%	7.375%
Canandaigua National	Regional Bank	3.750%	3.250%	5.000%	5.500%	7.250%
Top 10 Banks Average	—	**3.625%**	**3.013%**	**5.225%**	**5.725%**	**7.275%**

TOP 10 NEW YORK CREDIT UNIONS

Institution Name	Institution Type	1-Yr CD	36-Mo CD	New Auto (60 Mo)	Used Auto (60 Mo)	30-Yr Conforming Mtg
Bethpage FCU	Credit Union	4.125%	3.500%	4.750%	5.250%	7.125%
Broadview FCU	Credit Union	4.000%	3.375%	4.500%	5.000%	7.125%
ESL FCU	Credit Union	3.875%	3.250%	5.500%	6.000%	7.750%
UNFCU	Credit Union	4.125%	3.500%	5.000%	5.500%	7.625%
Teachers FCU	Credit Union	3.750%	3.125%	4.875%	5.375%	7.375%
Hudson Valley CU	Credit Union	3.500%	3.000%	4.625%	5.125%	7.625%
Visions FCU	Credit Union	3.750%	3.125%	4.625%	5.125%	7.250%
Municipal CU (MCU)	Credit Union	3.500%	3.000%	4.625%	5.125%	7.125%
Jovia Financial CU	Credit Union	3.750%	3.125%	4.500%	5.000%	7.625%
Empower FCU	Credit Union	3.625%	3.000%	5.125%	5.625%	7.125%
Top 10 Credit Unions Average	—	**3.800%**	**3.200%**	**4.813%**	**5.313%**	**7.375%**

FEDERAL RESERVE POLICY CONTEXT & PRODUCT CRITERIA

- **Inverted Yield Curve (CDs):** 1-Year CD contract rates (3.000%–4.500%) remain inverted relative to 36-Month CDs (2.500%–3.500%) as lenders avoid locking in long-term funding costs amid anticipated FOMC cuts.
- **Fed Policy & Mortgages:** With the FOMC target steady at 3.75%–4.00% (Prime at 7.00%) and 10-year Treasury yields near 4.98%–5.15%, 30-year conforming note rates sit in the **7.000% to 7.750%** band (averaging 7.325% across all 20 institutions).
- **Product Criteria:** *CDs:* Base retail APYs (non-jumbo, baseline balances). *Auto Loans:* 60-month fixed APR for prime borrowers (740+) with autopay. *Mortgages:* Zero-point base note rates for primary single-family residences at 80% LTV.