

Seifried  
& Brew  
LLC

# National Average Deposit Rates

	3/25/2016	12/30/2016	3/30/2017	QoQ bp chg	YoY chg
Interest Checking- \$2.5k	NA	0.09	0.09	0.0	NA
Interest Checking - \$5k	0.09	0.09	0.10	1.0	1.0
Money Market - \$2.5k	0.13	0.14	0.14	0.0	1.0
Money Market - \$10k	0.16	0.17	0.17	0.0	1.0
Money Market - \$25k	0.20	0.21	0.21	0.0	1.0
Money Market - \$50k	0.24	0.24	0.25	1.0	1.0
Money Market - \$100k	0.28	0.29	0.29	0.0	1.0
Money Market - \$250k	0.30	0.30	0.31	1.0	1.0
Relationship MMKT - \$10k	NA	0.23	0.25	2.0	NA
Relationship MMKT - \$25k	NA	0.29	0.30	1.0	NA
Regular Savings - \$1k	0.13	0.13	0.13	0.0	0.0
Regular Savings - \$2.5k	NA	0.13	0.13	0.0	NA

# National Average Deposit Rates

	3/25/2016	12/30/2016	3/30/2017	QoQ bp chg	YoY bp chg
1 Mo CD - \$10k	NA	0.12	0.13	1.0	NA
3 Mo CD - \$10k	0.16	0.17	0.18	1.0	2.0
6 Mo CD - \$10k	0.26	0.28	0.29	1.0	3.0
9 Mo CD - \$10k	NA	0.30	0.32	2.0	NA
1 Yr CD - \$10k	0.43	0.45	0.48	3.0	5.0
18 Mo CD - \$10k	0.51	0.54	0.57	3.0	6.0
2 Yr CD - \$10k	0.65	0.67	0.71	4.0	6.0
30 Mo CD - \$10k	0.69	0.71	0.75	4.0	6.0
3 Yr CD - \$10k	0.87	0.88	0.92	4.0	5.0
4 Yr CD - \$10k	1.06	1.07	1.11	4.0	5.0
5 Yr CD - \$10k	1.32	1.32	1.36	4.0	4.0

# National Average Deposit Rates

<b>Bankrate</b>	MORTGAGES	BANKING	CREDIT CARDS	AUTO	LOANS	INVESTING	TAXES	Free credit rep.
Best Rates on Bankrate:	1 year CD <b>1.50%</b>	18 month CD <b>1.51%</b>	2 year CD <b>1.70%</b>	3 year CD <b>2.00%</b>	4 year CD <b>2.00%</b>	5 year CD <b>2.30%</b>	5 year jumbo CD <b>1.96%</b>	
Versus the National Average	Nat Avg <b>1.25%</b>	Nat Avg <b>1.10%</b>	Nat Avg <b>1.44%</b>	Nat Avg <b>1.55%</b>	Nat Avg <b>1.36%</b>	Nat Avg <b>1.86%</b>	Nat Avg <b>1.59%</b>	

## CD RATES

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# FHLB Advance Rates

	3/31/2016	12/31/2016	3/31/2017	QoQ bp chg	YoY bp chg
3m	0.63	0.86	1.08	0.22	0.45
6m	0.75	0.96	1.20	0.24	0.45
1yr	0.91	1.20	1.35	0.15	0.44
2yr	1.06	1.53	1.61	0.08	0.55
3yr	1.25	1.82	1.83	0.01	0.58
4yr	1.44	2.09	2.03	(0.06)	0.59
5yr	1.65	2.32	2.22	(0.10)	0.57
6yr	1.88	2.52	2.46	(0.06)	0.58
7yr	2.03	2.66	2.61	(0.05)	0.59
8yr	2.23	2.85	2.80	(0.05)	0.56
9yr	2.43	3.08	3.00	(0.09)	0.57
10yr	2.58	3.17	3.10	(0.07)	0.52

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