



Member Business Loan Rate Guidelines

07/27/10 through 08/02/10

Note: Credit unions should establish minimum rates or floors based on appropriate margins over cost of funds, investment opportunity, or other indices.

| Revolving Lines of Credit | | Equipment Term Loans | | Commercial Real Estate |
|---------------------------|-------------|----------------------|-------------|------------------------|
| Short Term Range | | Long Term Range | | CRE Term Range |
| Prime + Margin | | Prime + Margin | | 5-Yr TCM + Margin |
| Floating up to 1 year | Risk Rating | Fixed up to 5 years | Risk Rating | Fixed for 5 years |
| 3.25% + Margin | | 3.25% + Margin | | 1.71 + Margin |
| 3.25 | 1 | 3.75 | 1 | 3.71 |
| 3.75 | 2 | 4.25 | 2 | 3.96 |
| 4.25 | 3 | 4.75 | 3 | 4.21 |
| 4.75 | 4 | 5.25 | 4 | 4.46 |
| 5.25 | 5 | 5.75 | 5 | 4.71 |
| 5.75 | 6 | 6.25 | 6 | 4.96 |
| Margin over Prime | | Margin over Prime | | Margin over TCM |
| 0.00 | 1 | 0.50 | 1 | 2.00 |
| 0.50 | 2 | 1.00 | 2 | 2.25 |
| 1.00 | 3 | 1.50 | 3 | 2.50 |
| 1.50 | 4 | 2.00 | 4 | 2.75 |
| 2.00 | 5 | 2.50 | 5 | 3.00 |
| 2.50 | 6 | 3.00 | 6 | 3.25 |

| Date of Change | Prime Rate ** | Weekly Average Treasury Constant Maturities ("TCM") (FRB H-15) * | | | | | | | | |
|----------------|---------------|--|-----------|-------|-------|------|------|------|------|-------|
| | Prime Rate | From Tuesday | To Monday | 1-Mth | 3-Mth | 1-Yr | 2-Yr | 3-Yr | 5-Yr | 10-Yr |
| 12/16/08 | 3.25 | 07/27/10 | 08/02/10 | 0.15 | 0.16 | 0.27 | 0.60 | 0.93 | 1.71 | 2.97 |
| 10/29/08 | 4.00 | 07/20/10 | 07/26/10 | 0.16 | 0.15 | 0.28 | 0.63 | 1.02 | 1.81 | 3.05 |
| 10/08/08 | 4.50 | 07/13/10 | 07/19/10 | 0.17 | 0.16 | 0.31 | 0.63 | 1.01 | 1.80 | 3.02 |
| 04/30/08 | 5.00 | 07/06/10 | 07/12/10 | 0.13 | 0.17 | 0.31 | 0.62 | 1.01 | 1.80 | 2.99 |
| 03/18/08 | 5.25 | 06/29/10 | 07/05/10 | 0.06 | 0.13 | 0.29 | 0.69 | 1.13 | 1.96 | 3.17 |
| 01/30/08 | 6.00 | 06/22/10 | 06/28/10 | 0.04 | 0.09 | 0.30 | 0.75 | 1.22 | 2.06 | 3.26 |
| 01/22/08 | 6.50 | 06/15/10 | 06/21/10 | 0.08 | 0.10 | 0.33 | 0.75 | 1.21 | 2.01 | 3.22 |
| 12/11/07 | 7.25 | 06/08/10 | 06/14/10 | 0.13 | 0.15 | 0.36 | 0.79 | 1.26 | 2.10 | 3.31 |
| 10/31/07 | 7.50 | 06/01/10 | 06/07/10 | 0.16 | 0.17 | 0.36 | 0.81 | 1.26 | 2.08 | 3.25 |
| 09/18/07 | 7.75 | 05/25/10 | 05/31/10 | 0.17 | 0.17 | 0.35 | 0.78 | 1.24 | 2.10 | 3.33 |
| 06/29/06 | 8.25 | 05/18/10 | 05/24/10 | 0.15 | 0.16 | 0.38 | 0.85 | 1.36 | 2.25 | 3.54 |
| 05/10/06 | 8.00 | 05/11/10 | 05/17/10 | 0.11 | 0.14 | 0.39 | 0.88 | 1.41 | 2.29 | 3.56 |
| 03/28/06 | 7.75 | 05/04/10 | 05/10/10 | 0.14 | 0.16 | 0.43 | 1.03 | 1.58 | 2.50 | 3.76 |

* Yields on Treasury securities at "constant maturity" are interpolated by the U.S. Treasury from the daily yield curve. This curve, which relates the yield on a security to its time to maturity, is based on the closing market bid yields on actively traded Treasury securities in the over-the-counter market. These market yields are calculated from composites of quotations obtained by the Federal Reserve Bank of New York. The constant maturity yield values are read from the yield curve at fixed maturities, currently 1, 3 and 6 months and 1, 2, 3, 5, 7, 10 and 20 years. This method provides a yield for a 10-year maturity, for example, even if no outstanding security has exactly 10 years remaining to maturity.

** Rate posted by a majority of top 25 (by assets in domestic offices) insured U.S.-chartered commercial banks. Prime is one of several base rates used by banks to price short-term business loans.