

## Median interest rates offered by banks and credit unions (%)

Loan products	2012		2013		2014	
	Banks	Credit unions	Banks	Credit unions	Banks	Credit unions
New car 60 mo.	5.25	2.99	4.99	2.75	4.75	2.69
Used car 36 mo.	5.70	2.99	5.26	2.70	5.04	2.50
Home equity lines of credit	4.50	4.00	4.25	4.00	4.25	4.00
Credit card rewards	9.99	9.99	9.99	9.99	9.99	9.90
15-year fixed mortgage	2.88	2.88	3.38	3.38	3.25	3.25
30-year fixed mortgage	3.50	3.50	4.25	4.25	4.13	4.13

As of Nov. 12, 2014.

The displayed rates are medians of the rates offered by commercial banks, savings banks and credit unions covered by SNL. The medians are calculated as of Nov. 9 for 2012, Nov. 8 for 2013 and Nov. 7 for 2014. The rate SNL enters for each institution is the average rate offered across the institution's geographic markets.

Analysis was limited to operating commercial banks, savings banks and credit unions.

Source: SNL Financial

