LFP Rate Analysis at the Network Level

Analyze Rates Across the Network

This tool will aggregate and analyze rates for all savings, certificates, and loan products across all network partners.

For savings and certificate products specifically, choose which rates to analyze:
- All rate offerings (including all products, whether tiered or not, and analyze all rates in all tiers)
- Base rates only (include all products, whether tiered or not, but only analyze base rates)
- Single base rates only (will exclude any products that have tiered rate structures)
- Tier rates only (analyze all rates, but only for products that have a tiered rate structure)

Choose Base Rates to balance to Learn from Peer Detail

Coming in 2013!
LFP Rate Analysis at the Network Level

Rateboard Analysis (Network Level): All Rates

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Savings</th>
<th>IRAs</th>
<th>Checking</th>
<th>Escrow</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entire network (Counts)</td>
<td>2,704</td>
<td>1,386</td>
<td>553</td>
<td>663</td>
<td>102</td>
</tr>
<tr>
<td>Percent</td>
<td>n/a</td>
<td>51.3</td>
<td>20.5</td>
<td>24.5</td>
<td>3.8</td>
</tr>
<tr>
<td>Average count/CU</td>
<td>26.8</td>
<td>13.7</td>
<td>5.5</td>
<td>6.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Average rate</td>
<td>0.340</td>
<td>0.271</td>
<td>0.572</td>
<td>0.329</td>
<td>0.099</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Certificates</th>
<th>Total</th>
<th>Short Term 1 - 12 Months</th>
<th>Mid Term 13 - 24 Months</th>
<th>Long Term 24 - 48 Months</th>
<th>Other &gt; 48 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entire network (Counts)</td>
<td>2,865</td>
<td>1,025</td>
<td>734</td>
<td>767</td>
<td>339</td>
</tr>
<tr>
<td>Percent</td>
<td>n/a</td>
<td>35.8</td>
<td>25.6</td>
<td>26.8</td>
<td>11.8</td>
</tr>
<tr>
<td>Average count/CU</td>
<td>26.4</td>
<td>10.1</td>
<td>7.3</td>
<td>7.6</td>
<td>3.4</td>
</tr>
<tr>
<td>Average rate</td>
<td>1.014</td>
<td>0.876</td>
<td>0.925</td>
<td>1.249</td>
<td>1.696</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans</th>
<th>Total Non-CC</th>
<th>Total CC</th>
<th>Purchases</th>
<th>Cash Adv</th>
<th>Balance Xfr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entire network (Counts)</td>
<td>4,042</td>
<td>1,287</td>
<td>431</td>
<td>435</td>
<td>421</td>
</tr>
<tr>
<td>Percent</td>
<td>n/a</td>
<td>n/a</td>
<td>33.5</td>
<td>33.8</td>
<td>32.7</td>
</tr>
<tr>
<td>Average count/CU</td>
<td>40.8</td>
<td>12.7</td>
<td>4.3</td>
<td>4.3</td>
<td>4.2</td>
</tr>
<tr>
<td>Average rate</td>
<td>5.937</td>
<td>10.010</td>
<td>9.946</td>
<td>10.242</td>
<td>9.837</td>
</tr>
</tbody>
</table>
LFP Rate Analysis at the Network Level

![Rateboard Analysis (Network Level): All Rates](image)

In the image, there is a table titled "Rateboard Analysis (Network Level): All Rates" showing savings and checking comparisons. The table includes the following columns:

- Total
- Savings
- IRAs
- Checking
- Escrow

The table contains data with the following entries:

**Entire network (Counts):**
- Total: 2,704
- Savings: 1,386
- IRAs: 553
- Checking: 663
- Escrow: 102
- Percent: n/a
- Average count/CU: 26.8
- Average rate: 0.340

**Top 5 Credit Unions Savings/Checking:**
- Total Top 5 (by Count): 341
- Savings: 147
- IRAs: 99
- Checking: 87
- Escrow: 8
- Percent: n/a
- Average count (Top 5): 68.2
- Average rate (Top 5): 0.469

**My Credit Union Savings/Checking:**
- Total (Counts): 102
- Savings: 44
- IRAs: 22
- Checking: 33
- Escrow: 3
- Percent: n/a
- Average rate: 0.189
- Average rate (by product count, descending):
  - Rank: 1
  - Average rate: 0.132
- Average rate (by rate, descending):
  - Rank: 71
  - Average rate: 0.080