



# Rate Proof



Know Your Market. Know Your Members.

Report for Month Ending  
5/31/2011

Date of Delivery  
5/13/2011

CU	Employee Contacted	Contact Date	Internet	Phone	Walk-in	Special	Special Notes
CU	Dawn	5/10/2011	5.50%	5.50%	5.50%	No	Not Applicable
CU	Michele	5/10/2011	5.24%	3.78%	3.78%	No	Not Applicable
CU	Internet Rates Only	5/9/2011	1.99%	NoRates	NoRates	Yes	\$500 Coupon
CU	Becky	5/10/2011	2.99%	3.49%	3.49%	2.99%	with EFT Payments
CU	Cathy	5/10/2011	3.99%	3.99%	3.99%	No	Not Applicable

  

CU	Employee Contacted	Contact Date	Internet	Phone	Walk-in	Special	Special Notes
CU	Eric	5/12/2011	4.99%	4.99%	4.99%	No	Not Applicable

Internet Rates Obtained: 5/9/2011

### Management Review Summary

Management Summary Notes:

Auto rates competitive but not lowest (Chemical & East Traverse Catholic better). Mortgage rate best in class, but competitors did not have less than 30 year fixed. You are head and shoulders better than competitors for revolving lines. Your return on Shares/CD's can't be beat. **Auditing Alert: Discrepancies provided in mortgage rates for all three months. Mary in March:** 30-year fixed rate of 3.95% in March 2011; **Candy in April:** 5.75% rate for a 20-year fixed, stating no 30-year fixed is available; and, **in May Connie** cited a 3.95% rate, citing a 15-year fixed as no 20-year fixed is available. Starting next month, we will be checking "Where Your Members Borrow" monthly, and providing the data to you with this Summary.

Informa Rate Updates Obtained: 5/12/2011

Where Your Members Borrow Last Updated: 5/31/2011

Loan Requests: 4/1/2011

**Market Rate Review:**  
 Auto Loans -1.46%  
 Mortgages +0.03%  
 Credit Cards -1.96%

Savings +0.08%  
 CDs +0.16%

Internet Rates Obtained: 5/9/2011

## Rate Proof provides you accurate loan rate comparisons, with no guesswork

Our Rate Proof solution offers a periodic snapshot of your competitors rates by leveraging the power of CU\*BASE and the research capabilities of the Xtension Call Center team.

- Analyze *Where Your Members Borrow* in CU\*BASE to determine key competitors
- Identify other local financial institutions to track
- Report rate comparisons for Revolving, Installment and Mortgage Loans based on delivery channel
- Secret shop your team to monitor consistency and quality

Getting started is easy! Contact Julie Gessner at 800-327-3478 or jgessner@xtendcu.com

