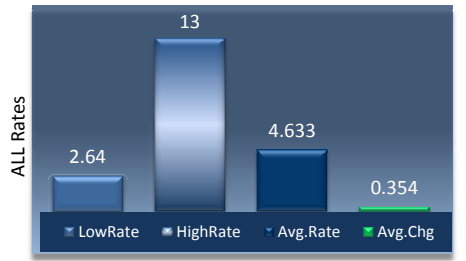
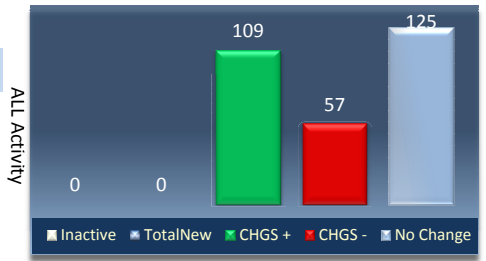


**Prorates INC.** 888 776-7285 **Loans Detail Report - Summary Section** Survey Date: 1/2/2017

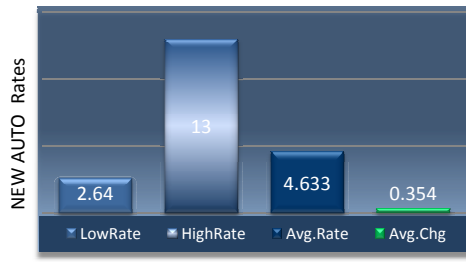
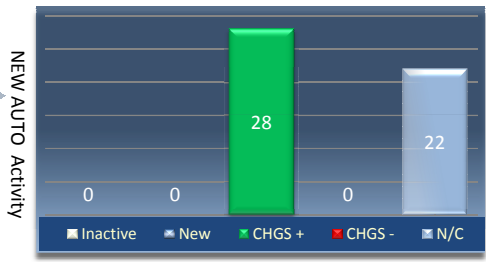
**Tally All changes**

% Chgs	<b>72.2%</b>	▲	CHGS +	<b>109</b>	CHGS -	<b>57</b>			
TotalChg	Avg Low	Avg High	Average	Avg.Chg	TotalNew	Inactive	Count	No Change	
<b>166</b>	<b>3.46</b>	<b>10.90</b>	<b>5.49</b>	<b>0.13</b>	<b>0</b>	<b>0</b>	<b>230</b>	<b>125</b>	



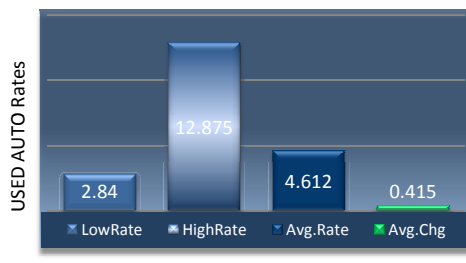
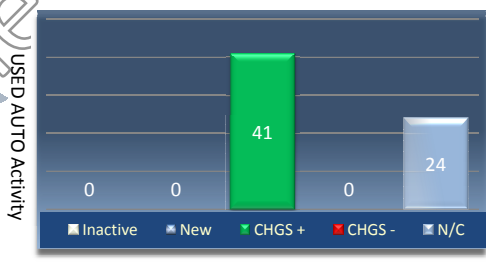
**NEW AUTO Loan Product Detail**

% Chgs	<b>56%</b>	▲	CHGS +	<b>28</b>	CHGS -	<b>0</b>			
RateChg	LowRate	HighRate	Avg.Rate	Avg.Chg	New	Inactive	Count		
28	2.640	13.000	4.633	0.354	0	0	50		



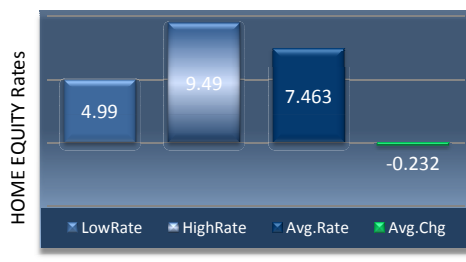
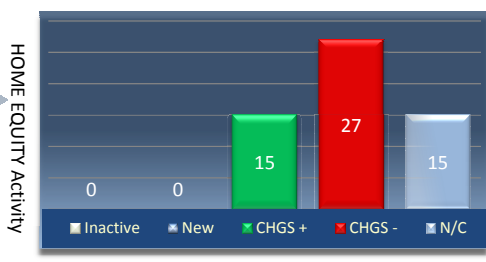
**USED AUTO Loan Product Detail**

% Chgs	<b>63%</b>	▲	CHGS +	<b>41</b>	CHGS -	<b>0</b>			
RateChg	LowRate	HighRate	Avg.Rate	Avg.Chg	New	Inactive	Count		
41	2.840	12.875	4.612	0.415	0	0	65		



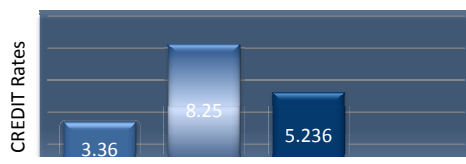
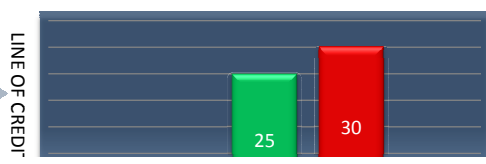
**HOME EQUITY Loan Product Detail**

% Chgs	<b>74%</b>	▼	CHGS +	<b>15</b>	CHGS -	<b>27</b>			
RateChg	LowRate	HighRate	Avg.Rate	Avg.Chg	New	Inactive	Count		
42	4.990	9.490	7.463	-0.232	0	0	57		



**LINE OF CREDIT Product Detail**

% Chgs	<b>95%</b>	▼	CHGS +	<b>25</b>	CHGS -	<b>30</b>			
RateChg	LowRate	HighRate	Avg.Rate	Avg.Chg	New	Inactive	Count		
55	3.360	8.250	5.236	-0.001	0	0	58		



**Prorates INC.** 888 776-7285 **NEW AUTO Loan Product Detail**

Survey Date: 12/11/16 % Chgs **8%** CHGS up + 6 CHGS dn- 3 Prorates: Summary of each product in the header

RATE CHG	ID Num	EFFECTIVE DATE	INSTITUTION	LOAN TYPE	Credit Tier	MIN \$	MAX \$	LOAN MIN	TERM -	MAX	L-T-V	INTEREST RATE	Rate Type	IDX	CHG Frq	LOAN FEES \$	LOAN FEES %	MinY Old	MaxY Old	A/P Disc	Other Disc
RateChg	LowRate	HighRate	Avg.Rate	Avg.Chg	New	Inactive	Count														
9	1.990	18.750	5.972	-0.022	0	0	118														

-0.125	112162	12/11/16	AmFirstCU	New-Fixed	A Credit	\$10,000	-	\$300,000	12	to	36	mos	125	1.990		None	None			-0.500	None
-0.125	94369	12/11/16	AmFirstCU	New-Fixed	A Credit	\$10,000	-	\$300,000	12	to	48	mos	125	1.990	F	None	None			-0.500	None
-0.250	93536	12/11/16	AmFirstCU	New-Fixed	A Credit	\$10,000	-	\$300,000	12	to	60	mos	125	2.490	F	None	None			-0.500	None
	93496	12/11/16	AmFirstCU	New-Fixed	A Credit	\$15,000	-	\$300,000	12	to	72	mos	125	2.490	F	None	None			-0.500	None
	109344	12/11/16	AmFirstCU	New-Fixed	A Credit	\$25,000	-	\$300,000	12	to	84	mos	125	2.740	F	None	None			-0.500	None
	112157	12/11/16	AmFirstCU	New-Fixed	D Credit	\$10,000	-	\$300,000	12	to	36	mos	125	11.240	F	None	None			-0.500	None
	112158	12/11/16	AmFirstCU	New-Fixed	D Credit	\$10,000	-	\$300,000	12	to	48	mos	125	12.940	F	None	None			-0.500	None
<span style="border: 1px solid black; padding: 2px;">Prorates: Call Data Included for CUs + Summary</span>			AmFirstCU	New-Fixed	D Credit	\$10,000	-	\$300,000	12	to	60	mos	125	14.690	F	None	None			-0.500	None
	112160	12/11/16	AmFirstCU	New-Fixed	D Credit	\$15,000	-	\$300,000	12	to	72	mos	125	8.790	F	None	None			-0.500	None
	112161	12/11/16	AmFirstCU	New-Fixed	D Credit	\$25,000	-	\$300,000	12	to	84	mos	125	9.740	F	None	None			-0.500	None
			<b>AmFirstCU</b>	<b>Avg Portfolio Rate &amp; Avg Survey Rate</b>					<b>Call Data 6/30/2016</b>				<b>2.990</b>			<b>6.910</b>					

	93000	12/11/16	Bank of America	New-Fixed	A Credit	\$5,000	-	\$100,000	12	to	60	mos	100	2.390	F	None	None	0	1	None	-0.500
	92348	12/11/16	Bank of America	New-Fixed	A Credit	\$5,000	-	\$100,000	12	to	72	mos	100	2.490	F	None	None	0	1	None	-0.500
	112563	12/11/16	Bank of America	New-Fixed	A Credit	\$5,000	-	\$100,000	12	to	75	mos	100	2.590	F	None	None	0	1	None	-0.500
	98818	12/09/16	Chase	New-Fixed New*dealer purchase	A Credit	\$10,000	-	\$49,999	12	to	48	mos	100	3.540	F	None	None			-0.250	-0.250
0.050	98819	12/11/16	Chase	New-Fixed New*dealer purchase	A Credit	\$10,000	-	\$49,999	12	to	60	mos	100	3.540	F	None	None			-0.250	-0.250
0.050	98817	12/11/16	Chase	New-Fixed New*dealer purchase	A Credit	\$10,000	-	\$49,999	12	to	72	mos	100	3.590	F	None	None			-0.250	-0.250
	98841	12/09/16	Chase	New-Fixed New*dealer purchase	A Credit	\$50,000	-	\$99,999	12	to	48	mos	100	3.240	F	None	None			-0.250	-0.250

**Prorates INC.** 888 776-7285 **HOME EQUITY Loan Product Detail**


Survey Date: 12/11/16 % Chgs **1%** ▲ **CHGS up + 1** **CHGS dn- 0**

RATE CHG	ID Num	EFFECTIVE DATE	INSTITUTION	LOAN TYPE	Credit Tier	MIN \$	MAX \$	LOAN MIN	TERM -	MAX	L-T-V	INTEREST RATE	Rate Type	IDX	CHG Frq	LOAN FEES \$	LOAN FEES %	A/P Disc	Other Disc
RateChg 1	LowRate 4.625	HighRate 9.365	Avg.Rate 5.972	Avg.Chg 1.000	New 0	Inactive 0	Count 118												

1.000	112421	12/11/16	AmFirstCU	Equity Secured Owner Occupied		\$10,000	-	\$350,000	12	to	180	mos	60	7.375	F	None	None	-0.250	None
	96704	12/11/16	FinPtrns	Equity Secured	A Undefined	\$10,000	-	\$250,000	12	to	180	mos	1	5.061	F	None	None	-0.250	None
	96707	12/11/16	FinPtrns	Equity Secured	A Undefined	\$10,000	-	\$250,000	12	to	240	mos	1	5.561	F	None	None	-0.250	None
	93287	12/11/16	NuVision	Equity Secured	A Credit	\$50,000	-	\$250,000	12	to	180	mos	80	6.250	F	\$350	None	-0.250	None
	93289	12/11/16	NuVision	Equity Secured	A Credit	\$50,000	-	\$250,000	12	to	240	mos	80	6.500	F	\$350	None	-0.250	None
	111749	12/11/16	NuVision	Equity Secured	A Credit	\$50,000	-	\$250,000	12	to	180	mos	90	7.740	F	\$350	None	-0.250	None
	96682	12/11/16	NuVision	Equity Secured	D Credit	\$50,000	-	\$250,000	12	to	180	mos	80	7.500	F	\$350	None	-0.250	None
	96689	12/11/16	NuVision	Equity Secured	D Credit	\$50,000	-	\$250,000	12	to	240	mos	80	7.750	F	\$350	None	-0.250	None
	111750	12/11/16	NuVision	Equity Secured	D Credit	\$50,000	-	\$250,000	12	to	180	mos	90	7.990	F	\$350	None	-0.250	None
	96438	12/11/16	OrangeCU	Equity Secured	A Credit	\$201,000	-	\$250,000	24	to	180	mos	60	6.250	F	\$399	None	-0.250	None
	96435	12/11/16	OrangeCU	Equity Secured	A Credit	\$201,000	-	\$250,000	24	to	240	mos	60	6.375	F	\$250	None	-0.250	None
	96437	12/11/16	OrangeCU	Equity Secured	A Credit	\$151,000	-	\$200,000	24	to	180	mos	70	6.250	F	\$399	None	-0.250	None
	96434	12/11/16	OrangeCU	Equity Secured	A Credit	\$151,000	-	\$200,000	24	to	240	mos	70	6.375	F	\$250	None	-0.250	None
	96436	12/11/16	OrangeCU	Equity Secured	A Credit	\$10,000	-	\$150,000	24	to	180	mos	80	6.250	F	\$799	None	-0.250	None
	96433	12/11/16	OrangeCU	Equity Secured	A Credit	\$10,000	-	\$150,000	24	to	240	mos	80	6.375	F	\$250	None	-0.250	None
	90682	12/11/16	SchoolsFirst FCU	Equity Secured	A Credit	\$5,000	-	\$500,000	12	to	84	mos	80	4.625	F	None	None	None	None

**Prorates INC.** 888 776-7285 **LINE OF CREDIT Product Detail**

Survey Date: 12/11/16 % Chgs **7%** ▲ **CHGS up + 6** **CHGS dn- 2**

RATE CHG	ID	EFFECTIVE DATE	INSTITUTION	LOAN TYPE	Credit Tier	INDEX	Teaser	Term	INDEX Value	Spread	INTEREST RATE	Floor Rate	MIN\$	MAX\$	LTV	Draw Period	Repay Terms	Fees Initial \$	Fees Annual	Features	RATE CAP	A/P Disc	Other Disc
RateChg	LowRate	HighRate	Avg.Rate	Avg.Chg	New	Inactive	Count																
8	3.500	8.330	5.972	0.125	0	0	118																

	112420	12/11/16	AmFirstCU	Equity Secured Owner Occupied Prime	A Credit	BANK PRIME			3.500	0.750	4.250	3.50	\$10,000	\$350,000	60	180		None			18.0	-0.250	None
	92749	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	4.330	7.830	4.00	\$25,000	\$49,999	70	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
0.250	92772	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	2.310	5.810	4.00	\$50,000	\$99,999	70	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
0.250	97581	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	4.580	8.080	4.00	\$25,000	\$49,999	80	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
0.250	97582	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	2.560	6.060	4.00	\$50,000	\$99,999	80	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
-0.250	97583	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	1.780	5.280	4.00	\$100,000	\$199,999	80	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
0.250	97584	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	1.780	5.280	4.00	\$200,000	\$1,000,000	80	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
0.250	101102	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	4.830	8.330	4.00	\$25,000	\$49,999	85	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
0.250	101103	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	2.810	6.310	4.00	\$50,000	\$99,999	85	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
-0.250	101104	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	2.030	5.530	4.00	\$100,000	\$199,999	85	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
	101105	12/11/16	Bank of America	Equity Secured	A Undefined	(WSJ PRIME)			3.500	2.030	5.530	4.00	\$200,000	\$1,000,000	85	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
	92827	12/11/16	Bank of America	Equity Secured Teaser Ends 3-31-17	A Undefined	(WSJ PRIME)	2.240	12	3.500	1.530	5.030	4.00	\$100,000	\$199,999	70	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
	92845	12/11/16	Bank of America	Equity Secured Teaser Ends 3-31-17	A Undefined	(WSJ PRIME)	2.240	12	3.500	1.530	5.030	4.00	\$200,000	\$1,000,000	70	120	Principal+Interest	None	\$0		24.0	-0.250	-1.375
	92714	12/11/16	Chase	Equity Secured 2nd lien	A Credit	(WSJ PRIME)			3.500	2.150	5.650	4.00	\$10,000	\$24,999	65	120	Principal+Interest	\$50	\$50		21.0	-0.250	-0.250
	92850	12/11/16	Chase	Equity Secured 2nd lien	A Credit	(WSJ PRIME)			3.500	1.640	5.140	4.00	\$25,000	\$49,999	65	120	Principal+Interest	\$50	\$50		21.0	-0.250	-0.250
	92763	12/11/16	Chase	Equity Secured 2nd lien	A Credit	(WSJ PRIME)			3.500	1.130	4.630	4.00	\$50,000	\$99,999	65	120	Principal+Interest	\$50	\$50		21.0	-0.250	-0.250
	98450	12/11/16	Chase	Equity Secured 2nd lien	A Credit	(WSJ PRIME)			3.500	1.130	4.630	4.00	\$100,000	\$149,999	65	120	Principal+Interest	\$50	\$50		21.0	-0.250	-0.250
	111477	12/11/16	Chase	Equity Secured 2nd lien	A Credit	(WSJ PRIME)			3.500	3.400	6.900	4.00	\$10,000	\$24,999	80	120	Principal+Interest	\$50	\$50		21.0	-0.250	-0.250
	111478	12/11/16	Chase	Equity Secured 2nd lien	A Credit	(WSJ PRIME)			3.500	3.015	6.515	4.00	\$25,000	\$49,999	80	120	Principal+Interest	\$50	\$50		21.0	-0.250	-0.250

**Prorates INC.** 888 776-7285 **BOAT Loan Product Detail**

Survey Date: 11/01/13 % Chgs **0%** ▲ **CHGS up + 0** ▼ **CHGS dn- 0**

RATE CHG	ID Num	EFFECTIVE DATE	INSTITUTION	LOAN TYPE	Credit Tier	MIN \$	MAX \$	LOAN MIN	TERM - MAX	L-T-V	INTEREST RATE	Rate Type	IDX Name	IDX Value	Spread	LOAN FEES \$	LOAN FEES%	MinY Old	MaxY Old	Dsic A/P	Disc Other
RateChg 0	LowRate 4.625	HighRate 9.365	Avg.Rate 5.972	Avg.Chg 1.000	New 0	Inactive 0	Count 118														
89328	11/01/13	Bank of America	New-Fixed Dealer - NEW	A Credit	\$25,000	-	\$49,999	12	to 180	mos 80	5.690	F				\$395	None	0	1	None	None
89635	11/01/13	Bank of America	New-Fixed Dealer - NEW	A Credit	\$50,000	-	\$74,999	12	to 240	mos 80	5.640	F				\$395	None	0	1	None	None
110944	11/01/13	Bank of America	New-Fixed Dealer - NEW	A Credit	\$75,000	-	\$149,999	12	to 240	mos 80	5.540	F				\$395	None	0	1	None	None
110945	11/01/13	Bank of America	New-Fixed Dealer - NEW	A Credit	\$150,000	-	\$1,000,000	12	to 240	mos 80	4.690	F				\$395	None	0	1	None	None
89494	11/01/13	Bank of America	New-Fixed Dealer - NEW	A Credit	\$5,000	-	\$24,999	12	to 144	mos 90	5.990	F				\$395	None	0	1	None	None
89424	11/01/13	Bank of America	Used-Fixed Dealer - USED	A Credit	\$25,000	-	\$49,999	12	to 180	mos 80	5.740	F				\$395	None	2	7	None	-0.150
89378	11/01/13	Bank of America	Used-Fixed Dealer - USED	A Credit	\$50,000	-	\$100,000	12	to 240	mos 80	5.690	F				\$395	None	2	7	None	-0.150
89589	11/01/13	Bank of America	Used-Fixed Dealer - USED	A Credit	\$5,000	-	\$24,999	12	to 144	mos 90	6.040	F				\$395	None	2	7	None	-0.150
94016	11/01/13	Bank of America	Used-Fixed Private Party	A Credit	\$25,000	-	\$49,999	12	to 180	mos 80	5.740	F				\$395	None	2	7	None	-0.150
96608	11/01/13	Bank of America	Used-Fixed Private Party	A Credit	\$50,000	-	\$100,000	12	to 240	mos 80	5.690	F				\$395	None	2	7	None	-0.150
94015	11/01/13	Bank of America	Used-Fixed Private Party	A Credit	\$5,000	-	\$24,999	12	to 144	mos 90	6.040	F				\$395	None	2	7	None	-0.150
89495	11/01/13	Bank of America	Used-Fixed Private Party	A Credit	\$100,000	-	\$150,000	12	to 180	mos 80	6.690	F				\$395	None	8	10	None	-0.150
94013	11/01/13	Bank of America	Used-Fixed Private Party	A Credit	\$150,001	-	\$250,000	12	to 180	mos 80	6.940	F				\$395	None	11	15	None	-0.150
96609	11/01/13	Bank of America	Used-Fixed Private Party	A Credit	\$250,001	-	\$1,000,000	12	to 180	mos 80	7.190	F				\$395	None	16	20	None	-0.150
108900	10/18/13	BankWest	New/Used		\$2,000	-	\$9,999	12	to 60	mos 80	8.990					\$50	None			-0.250	None
89520	10/18/13	BankWest	New/Used	A Credit	\$10,000	-	\$24,999	61	to 144	mos 80	7.250	F				\$50	None	0	0	-0.250	None
89468	10/18/13	BankWest	New/Used	A Credit	\$25,000	-	\$74,999	145	to 180	mos 80	7.000	F				\$50	None	0	0	-0.250	None
89521	10/18/13	BankWest	New/Used	A Credit	\$75,000	-	\$149,999	145	to 180	mos 80	6.750	F				\$50	None	0	0	-0.250	None
89404	10/18/13	BankWest	New/Used	A Credit	\$150,000	-	\$500,000	181	to 240	mos 80	6.750	F				\$50	None	0	0	-0.250	None

**Prorates INC.** 888 776-7285 **BUSINESS TERM Loan Product Detail**

Survey Date: 11/26/13 % Chgs **0%** CHGS up + **0** CHGS dn- **0**

RATE CHG	ID Num	EFFECTIVE DATE	INSTITUTION	LOAN TYPE	Credit Tier	MIN \$	MAX \$	LOAN MIN	TERM -	MAX	L-T-V	INTEREST RATE	Rate Type	IDX Name	IDX Value	Spread	LOAN FEES \$	LOAN FEES %	MinY Old	MaxY Old	A/P Disc
RateChg 0	LowRate 8.000	HighRate 15.000		Avg.Rate 5.972	Avg.Chg 0.000	New 0	Inactive 0	Count 61													
107295	11/26/13	Bank of America	New-Variable	A Credit	\$5,000	-	\$24,999	12	to	36 mos	80	10.250	V (WSJ PRIME)	3.250	7.00	\$150	None				-0.250
107296	11/26/13	Bank of America	New-Variable	A Credit	\$25,000	-	\$49,999	12	to	36 mos	80	9.750	V (WSJ PRIME)	3.250	6.50	\$150	None				-0.250
107297	11/26/13	Bank of America	New-Variable	A Credit	\$50,000	-	\$74,999	12	to	36 mos	80	9.250	V (WSJ PRIME)	3.250	6.00	\$150	None				-0.250
107298	11/26/13	Bank of America	New-Variable	A Credit	\$75,000	-	\$100,000	12	to	36 mos	80	8.250	V (WSJ PRIME)	3.250	5.00	\$150	None				-0.250
107609	11/25/13	Chase	Equity Secured CRE and Residential	A Credit	\$5,000	-	\$100,000	12	to	84 mos	80	6.050	F			\$125	None				-0.500
107961	11/25/13	Chase	Equity Secured CRE and Residential	A Credit	\$100,000	-	\$250,000	12	to	84 mos	80	5.900	F			\$125	None				-0.500
107610	11/25/13	Chase	Equity Secured CRE and Residential	B Credit	\$5,000	-	\$100,000	12	to	84 mos	80	7.550	F			\$125	None				-0.500
107962	11/25/13	Chase	Equity Secured CRE and Residential	B Credit	\$100,000	-	\$250,000	12	to	84 mos	80	7.400	F			\$125	None				-0.500
107611	11/25/13	Chase	Equity Secured CRE and Residential	C Credit	\$5,000	-	\$100,000	12	to	84 mos	80	9.400	F			\$125	None				-0.500
107963	11/25/13	Chase	Equity Secured CRE and Residential	C Credit	\$100,000	-	\$250,000	12	to	84 mos	80	9.250	F			\$125	None				-0.500
107612	11/25/13	Chase	Equity Secured CRE and Residential	D Credit	\$5,000	-	\$100,000	12	to	84 mos	80	15.450	F			\$125	None				-0.500
107964	11/25/13	Chase	Equity Secured CRE and Residential	D Credit	\$100,000	-	\$250,000	12	to	84 mos	80	15.300	F			\$125	None				-0.500
111241	11/25/13	Chase	Equity Secured PROMO OwnOcc CRE Ends Sep 30	A Credit	\$250,000	-	\$5,000,000	12	to	60 mos	80	3.650	F			\$125	None				-0.500
111242	11/25/13	Chase	Equity Secured PROMO OwnOcc CRE Ends Sep 30	B Credit	\$250,000	-	\$5,000,000	12	to	120 mos	80	4.750	F			\$125	None				-0.500
107618	11/14/13	Chase	Equity Secured Residential Real estate	A Credit	\$10,000	-	\$100,000	12	to	120 mos	80	5.150	V (WSJ PRIME)	3.250	1.90	\$250	None				-0.500
107619	11/14/13	Chase	Equity Secured Residential Real estate	B Credit	\$10,000	-	\$100,000	12	to	120 mos	80	5.950	V (WSJ PRIME)	3.250	2.70	\$250	None				-0.500
107620	11/14/13	Chase	Equity Secured Residential Real estate	C Credit	\$10,000	-	\$100,000	12	to	120 mos	80	7.750	V (WSJ PRIME)	3.250	4.50	\$250	None				-0.500
107621	11/14/13	Chase	Equity Secured Residential Real estate	D Credit	\$10,000	-	\$100,000	12	to	120 mos	80	14.050	V (WSJ PRIME)	3.250	10.80	\$250	None				-0.500
107597	11/25/13	Chase	New-Fixed Autos new/used	A Credit	\$5,000	-	\$100,000	12	to	60 mos	80	6.100	F			\$125	None				-0.500
107598	11/25/13	Chase	New-Fixed Autos new/used	B Credit	\$5,000	-	\$100,000	12	to	60 mos	80	7.600	F			\$125	None				-0.500

**Prorates INC. Credit Card Data - Consumer + Rewards**

Survey Date: 10/16/2016

Percentage Changed **31%**

**NEW!**

New/Inactive	Loan Type	Institution	Region	ID Num	Effective Date	Credit Score Hi Lo Avg†	Credit Tier	Tsr Rate	Tsr Period	Rate Type	Index Value	Spread	Rate Change	Rate	CashAdv Rate	Rate CAP	MIN \$
		Count	Rate Change	Low Rate	High Rate	Avg. Rate	Avg. Change	New	Inactive					CHGs + <b>12</b>			
		<b>407</b>	<b>27</b>	4.990	29.990	<b>0.000</b>	<b>0.000</b>	<b>62</b>	<b>38</b>					CHGs - <b>15</b>			

	Amex Consumer Blue Cash Preferred	American Express	National	107129	10/14/2016	<b>773</b>	A Credit	0.000	12	V	3.500	9.740		13.240	25.490	<b>29.49</b>	\$500
	Amex Consumer Blue Cash Preferred	American Express	National	107130	10/14/2016	<b>717</b>	B Credit	0.000	12	V	3.500	9.740		13.240	25.490	<b>29.49</b>	\$500
	Amex Consumer Blue Cash Preferred	American Express	National	107131	10/14/2016	<b>647</b>	D Credit	0.000	12	V	3.500	19.740		23.240	25.490	<b>29.49</b>	\$500
	Amex Consumer Blue Sky	American Express	National	107135	10/14/2016	763	A Credit			V	3.500	13.990		17.490	25.490	<b>29.49</b>	\$500
	Amex Consumer Blue Sky	American Express	National	107136	10/14/2016	710	B Credit			V	3.500	16.990		20.490	25.490	<b>29.49</b>	\$500
	Amex Consumer Blue Sky	American Express	National	107137	10/14/2016	657	D Credit			V	3.500	18.990		22.490	25.490	<b>29.49</b>	\$500
	Amex Consumer Hilton HHonors	American Express	National	112516	10/14/2016	0	A Credit			V	3.500	15.990		19.490	25.490	29.49	\$1,500
	Amex Consumer Hilton HHonors	American Express	National	112517	10/14/2016	0	D Credit			V	3.500	11.990		15.490	25.490	29.49	\$1,500
<b>NEW</b>	Amex Consumer Allegiant World	Bank of America	National	112818	10/14/2016	0	A Credit	0.000		V	3.500	9.740		13.240	16.240	29.99	\$500
<b>NEW</b>	Amex Consumer Allegiant World	Bank of America	National	112819	10/14/2016	0	D Credit	0.000		V	3.500	19.740		23.240	25.240	29.99	\$500
	Master Card Consumer Better Balance Rewards	Bank of America	National	107079	10/14/2016	754	A Credit		12	V	3.500	8.740		12.240	15.240	29.99	\$500
	Master Card Consumer Better Balance Rewards	Bank of America	National	107080	10/14/2016	652	D Credit		12	V	3.500	18.740		22.240	<b>25.240</b>	29.99	\$500
	Visa Consumer Cash Rewards	Bank of America	National	110415	10/14/2016	806	A Credit	0.000	12	V	3.500	9.740		13.240	16.240	29.99	\$500

**Prorates INC. Credit Card Data - Consume**

Survey Date: 10/16/2016

Percentage Changed **31%**

New/Inactive	Loan Type	Institution	Region	MAX \$	Late Charge	Annual Fee	Overlimit Fee	Bal Xfer %	Bal Xfer Min\$	Bal Xfer Max\$	Cash Adv %	Cash Adv Min\$	Cash Adv Max\$	Foreign Xaction%	Return Pay
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Count **407** Rate Change **27**

	Amex Consumer Blue Cash Preferred	American Express	National	\$15,000	\$37	\$95	\$0	3.0	\$5	\$0	3.0	\$5	\$0	2.7	\$37
	Amex Consumer Blue Cash Preferred	American Express	National	\$15,000	\$37	\$95	\$0	3.0	\$5	\$0	3.0	\$5	\$0	2.7	\$37
	Amex Consumer Blue Cash Preferred	American Express	National	\$15,000	\$37	\$95	\$0	3.0	\$5	\$0	3.0	\$5	\$0	2.7	\$37
	Amex Consumer Blue Sky	American Express	National	\$15,000	\$37	\$0	\$0	3.0	\$5	\$0	3.0	\$5	\$0	2.7	\$37
	Amex Consumer Blue Sky	American Express	National	\$15,000	\$37	\$0	\$0	3.0	\$5	\$0	3.0	\$5	\$0	2.7	\$37
	Amex Consumer Blue Sky	American Express	National	\$15,000	\$37	\$0	\$0	3.0	\$5	\$0	3.0	\$5	\$0	2.7	\$37
	Amex Consumer Hilton HHonors	American Express	National	\$50,000	\$37	\$0	\$0	3.0	\$5	\$0	3.0	\$5	\$0	2.7	\$37
	Amex Consumer Hilton HHonors	American Express	National	\$50,000	\$37	\$0	\$0	3.0	\$5	\$0	3.0	\$5	\$0	2.7	\$37
NEW	Amex Consumer Allegiant World	Bank of America	National	\$15,000	\$37	\$59	\$0	3.0	\$10	\$0	3.0	\$10	\$0	3.0	\$27
NEW	Amex Consumer Allegiant World	Bank of America	National	\$15,000	\$37	\$59	\$0	3.0	\$10	\$0	3.0	\$10	\$0	3.0	\$27
	Master Card Consumer Better Balance Rewards	Bank of America	National	\$15,000	\$37	\$0	\$0	0.0	\$0	\$0	3.0	\$10	\$0	3.0	\$27
	Master Card Consumer Better Balance Rewards	Bank of America	National	\$15,000	\$37	\$0	\$0	0.0	\$0	\$0	3.0	\$10	\$0	3.0	\$27
	Visa Consumer Cash Rewards	Bank of America	National	\$15,000	\$37	\$0	\$0	3.0	\$10	\$0	5.0	\$10	\$0	3.0	\$27



**Prorates INC. Credit Card Data - Consume**

Survey Date: 10/16/2016

Percentage Changed **31%**

New/Inactive	Loan Type	Institution	Region	Reward Type	Reward Bonus & Earn Rate	Spending	Rewards Points Earned	Rewards Points Per Dollar	Rewards Cost Per Point	Rewards Cash Back	Rewards Open Bonus
		Count <b>407</b>	Rate Change <b>27</b>								
	Amex Consumer Blue Cash Preferred	American Express	National	REWARDS-Cash	\$250 6% 3% 1% 5%	\$7,500	0	0.0	\$0.000	\$550	\$250
	Amex Consumer Blue Cash Preferred	American Express	National	REWARDS-Cash	\$250 6% 3% 1% 5%	\$7,500	0	0.0	\$0.000	\$550	\$250
	Amex Consumer Blue Cash Preferred	American Express	National	REWARDS-Cash	\$250 6% 3% 1% 5%	\$7,500	0	0.0	\$0.000	\$550	\$250
	Amex Consumer Blue Sky	American Express	National	REWARDS-Points Travel	1x	\$7,500	7,500	1.0	\$1.000	\$100	0
	Amex Consumer Blue Sky	American Express	National	REWARDS-Points Travel	1x	\$7,500	7,500	1.0	\$1.000	\$100	0
	Amex Consumer Blue Sky	American Express	National	REWARDS-Points Travel	1x	\$7,500	7,500	1.0	\$1.000	\$100	0
	Amex Consumer Hilton HHonors	American Express	National	REWARDS-Points Travel	50,000pts 7x 5x 3x	\$7,500	85,500	11.4	\$0.088	\$0	50,000pts
	Amex Consumer Hilton HHonors	American Express	National	REWARDS-Points Travel	50,000pts 7x 5x 3x	\$7,500	85,500	11.4	\$0.088	\$0	50,000pts
NEW	Amex Consumer Allegiant World	Bank of America	National	REWARDS-Points Travel	15,000pts 3x 2x 1x	\$7,500	37,500	0.0	\$0.000	\$0	15000
NEW	Amex Consumer Allegiant World	Bank of America	National	REWARDS-Points Travel	15,000pts 3x 2x 1x	\$7,500	37,500	0.0	\$0.000	\$0	15000
	Master Card Consumer Better Balance Rewards	Bank of America	National	REWARDS-Cash Back	5 Years, \$120	\$7,500	0	0.0	\$0.000	\$120	\$0
	Master Card Consumer Better Balance Rewards	Bank of America	National	REWARDS-Cash Back	5 Years, \$120	\$7,500	0	0.0	\$0.000	\$120	\$0
	Visa Consumer Cash Rewards	Bank of America	National	REWARDS-Cash	\$100 3% 2% 1% 10%	\$7,500	0	0.0	\$0.000	\$254	\$100

**Prorates INC. Credit Card Data - Consume**

Survey Date: 10/16/2016

Percentage Changed **31%**

New/Inactive	Loan Type	Institution	Region	Rewards Rate 1	Rewards Rate 2	Rewards Rate 3	Rewards Added Bonus	Reward Limits
		Count	Rate Change					
		<b>407</b>	<b>27</b>					

	Amex Consumer Blue Cash Preferred	American Express	National	6.0	3.0	1.0	5%	NO EXPIRATION, NO LIMIT
	Amex Consumer Blue Cash Preferred	American Express	National	6.0	3.0	1.0	5%	NO EXPIRATION, NO LIMIT
	Amex Consumer Blue Cash Preferred	American Express	National	6.0	3.0	1.0	5%	NO EXPIRATION, NO LIMIT
	Amex Consumer Blue Sky	American Express	National	1.0	0.0	0.0	0%	NO EXPIRATION, NO LIMIT
	Amex Consumer Blue Sky	American Express	National	1.0	0.0	0.0	0%	NO EXPIRATION, NO LIMIT
	Amex Consumer Blue Sky	American Express	National	1.0	0.0	0.0	0%	NO EXPIRATION, NO LIMIT
	Amex Consumer Hilton HHonors	American Express	National	7.0	5.0	3.0	0	NO EXPIRATION, NO LIMIT
	Amex Consumer Hilton HHonors	American Express	National	7.0	5.0	3.0	0	NO EXPIRATION, NO LIMIT
NEW	Amex Consumer Allegiant World	Bank of America	National	3.0	2.0	1.0	0%	NO EXPIRATION, Partial Limit
NEW	Amex Consumer Allegiant World	Bank of America	National	3.0	2.0	1.0	0%	NO EXPIRATION, Partial Limit
	Master Card Consumer Better Balance Rewards	Bank of America	National	0.0	0.0	0.0	\$100	5 Years, \$120
	Master Card Consumer Better Balance Rewards	Bank of America	National	0.0	0.0	0.0	\$100	5 Years, \$120
	Visa Consumer Cash Rewards	Bank of America	National	3.0	2.0	1.0	10%	5 Years, NO LIMIT

**Prorates INC. Credit Card Data - Consume**

Survey Date: 10/16/2016 Percentage Changed 31%

New/Inactive	Loan Type	Institution	Region	Reward Type	Reward Bonus & Earn Rate	Spending	Rewards Points Earned	Rewards Points Per Dollar	Rewards Cost Per Point	Rewards Cash Back	Rewards Open Bonus
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\* Average score is the arithmetic mean (displayed in "B Credit" and "C Credit" cards). Low score is to the 5th percentile (displayed in "D Credit" cards). High score is to the 95th percentile (displayed in "A Credit" cards). In each case available credit scores provided by TransUnion who were approved for this product from April 2016 through October 2016.

Sample Only

Prorates INC. 888 776-7285 LOANS CHANGES Detail																										
Total ID's		All Changes		RateChgs		NEW		Inactives																		
18		21		15		0		0																		
<b>MODE - Most Occurrences</b> <table border="1"> <tr> <td>96431</td> <td>Chase</td> <td>Used Auto Loans</td> </tr> <tr> <td>=2</td> <td>=12</td> <td>=9</td> </tr> </table>					96431	Chase	Used Auto Loans	=2	=12	=9	Latest Chg Date 12/11/2016		Today 12/12/2016		<table border="1"> <tr> <td>Rate</td> </tr> <tr> <td>=15</td> </tr> </table>		Rate	=15	<table border="1"> <tr> <td>MODE</td> <td>0.050</td> </tr> <tr> <td>Avg</td> <td>0.215</td> </tr> <tr> <td>% of Chgs</td> <td>71%</td> </tr> </table>		MODE	0.050	Avg	0.215	% of Chgs	71%
96431	Chase	Used Auto Loans																								
=2	=12	=9																								
Rate																										
=15																										
MODE	0.050																									
Avg	0.215																									
% of Chgs	71%																									
<p><b>Prorates:</b> Detail reports clients receive a changes report showing all data fields which have changed since the prior publication.</p>																										
ID	Lender	Product	EntryDate	Type	Field Name	Old Value	New Value	LatestCHG																		
96431	OrangeCU	Equity Line of Credit	12/11/2016	Modify	INDEXVALUE	0.79	0.8																			
92555	OrangeCU	Equity Line of Credit	12/11/2016	Modify	INDEXVALUE	0.79	0.8																			
92656	OrangeCU	Equity Line of Credit	12/11/2016	Modify	INDEXVALUE	0.79	0.8																			
96431	OrangeCU	Equity Line of Credit	12/11/2016	Modify	Spread	4.297	4.287																			
92555	OrangeCU	Equity Line of Credit	12/11/2016	Modify	Spread	4.297	4.287																			
92656	OrangeCU	Equity Line of Credit	12/11/2016	Modify	Spread	4.297	4.287																			
98819	Chase	New Auto Loans	12/11/2016	Modify	Rate	3.49	3.54	0.050																		
98817	Chase	New Auto Loans	12/11/2016	Modify	Rate	3.54	3.59	0.050																		
98842	Chase	New Auto Loans	12/11/2016	Modify	Rate	3.24	3.29	0.050																		
98843	Chase	New Auto Loans	12/11/2016	Modify	Rate	3.34	3.39	0.050																		
112871	Chase	New Auto Loans	12/11/2016	Modify	Rate	3.29	3.34	0.050																		
112872	Chase	New Auto Loans	12/11/2016	Modify	Rate	3.29	3.34	0.050																		
98821	Chase	Used Auto Loans	12/11/2016	Modify	Rate	3.59	3.64	0.050																		
98822	Chase	Used Auto Loans	12/11/2016	Modify	Rate	3.59	3.64	0.050																		
98845	Chase	Used Auto Loans	12/11/2016	Modify	Rate	3.74	3.79	0.050																		
98846	Chase	Used Auto Loans	12/11/2016	Modify	Rate	3.74	3.79	0.050																		
112821	Chase	Used Auto Loans	12/11/2016	Modify	Rate	3.89	3.94	0.050																		
112822	Chase	Used Auto Loans	12/11/2016	Modify	Rate	3.89	3.94	0.050																		
105334	WellsFargo	Used Auto Loans	12/11/2016	Modify	Rate	4	4.125	0.125																		

NEW AUTO 7/1/2013			NEW AUTO 7/1/2013			USED AUTO 7/1/2013			USED AUTO 7/1/2013		
72m-xs-Acr			72m-xs-Acr			AutoUsed-60m			AutoUsed-72m		
INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG
Bank of America	2.340	(0.100)	SAFE CU	6.490		Patelco	2.190		Bank of America	2.390	(0.100)
EECU	2.490		TravisCU	8.740		Bank of America	2.290	(0.100)	EECU	2.490	
Sac CU	2.490		EECU	8.990	0.100	EECU	2.490		Sac CU	2.490	
Patelco	2.940		Sac CU	9.390	0.100	Sac CU	2.490		Patelco	2.940	
Client Name	2.990		Schools CU	9.990		Client Name	2.790		Client Name	2.990	
SAFE CU	2.990		Client Name	10.990		Schools CU	2.790		SAFE CU	2.990	
Schools CU	2.990		Heritage	11.390	(0.250)	Heritage	2.990		Schools CU	2.990	
TravisCU	3.240		Bank of America	NA		SAFE CU	2.990		TravisCU	3.390	
Heritage	3.750		BankWest	NA		Chase	3.140	(0.150)	Chase	4.010	(0.150)
Chase	3.810	(0.150)	Chase	NA		TravisCU	3.390		Heritage	4.250	
US Bank	4.360		Patelco	NA		US Bank	3.850		US Bank	4.360	
BankWest	5.240		RiverCty	NA		BankWest	4.740		BankWest	5.240	
WellsFargo	5.990		US Bank	NA		WellsFargo	5.240		WellsFargo	6.240	
RiverCty	7.750		WellsFargo	NA		RiverCty	7.740		RiverCty	NA	
Average	3.812	(0.125)	Average	9.426	(0.017)	Average	3.509	(0.125)	Average	3.598	(0.125)
Median	3.115	(0.125)	Median	9.390	0.100	Median	2.990	(0.125)	Median	2.990	(0.125)
Low	2.340	(0.150)	Low	6.490	(0.250)	Low	2.190	(0.150)	Low	2.390	(0.150)
High	7.750	(0.100)	High	11.390	0.100	High	7.740	(0.100)	High	6.240	(0.100)
Total Count	14		Total Count	7		Total Count	14		Total Count	13	
CHG Count	2		CHG Count	3		CHG Count	2		CHG Count	2	
NEW Count	0		NEW Count	0		NEW Count	0		NEW Count	0	
Inactive Count	0		Inactive Count	0		Inactive Count	0		Inactive Count	0	
Pct CHG	14.29%		Pct CHG	42.86%		Pct CHG	14.29%		Pct CHG	15.38%	

**Prorates INC. 888 776-7285** CREDIT UNION 5300 CALL Data - Includes Survey Competitors †

† NCUA 5300 Call Data - Selected Interest Rate, Numeric and Dollar fields for competitors on your survey. We have all data available for all credit unions nationwide, if you would like more data, including historical, or custom reports for individual credit unions or banks please call or email us. Use the Filter(s) or SORT on any field to isolate quarterly data.

Report Date: 12/11/2016

Latest Data: 6/30/2016

If you would like more data, including historical, or custom reports for individual credit unions or banks please call or email us.

AVG/TOTALS	DATE	Total CUs	Total Members	Total Assets	AVG Total Assets	AVG Total Deposits	AVG Total Loans & L	AVG RE Loans Total	AVG Total Members	Avg Credit Card Rate
USA	6/30/2015	6,284	102,326,019	\$1,182,603,371,689	\$188,192,771	\$159,105,268	\$120,112,781	\$81,727,329	16,284	1051.00%
CA	6/30/2015	357	10,249,110	\$157,361,230,792	\$440,787,761	\$372,498,202	\$258,151,505	\$185,267,126	28,709	1077.00%

Prorates: Multiple Quarters available in all reports

NEW 2013

CU_Number	CU_Name	Metro Statistical Area	Data Date	CITY	STATE	ZIP	Total Assets	ATMlocations	BRANCHlocations	Total Amount of Shares and Deposits	Number of Total Loans and Leases (Sum of items 15-22)
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CU_Number	CU_Name	SMSA	Cycle_Date	CITY	STATE	ZIP	ACCT_010	ATMlocations	BRANCHlocations	ACCT_018	ACCT_025A
68416	ORANGE COUNTY'S	360	6/30/2011	SANTA ANA	CA	92705	\$968,154,195	0	22	\$862,869,502	26,135
68416	ORANGE COUNTY'S	360	9/30/2011	Santa Ana	CA	92705	\$998,228,846	0	22	\$887,450,758	26,748
68416	ORANGE COUNTY'S	360	12/31/2011	Santa Ana	CA	92705	\$988,863,518	0	20	\$878,602,791	26,818
68416	ORANGE COUNTY'S	360	3/31/2012	Santa Ana	CA	92705	\$1,051,061,413	0	0	\$938,624,643	26,568
68416	ORANGE COUNTY'S	360	6/30/2012	Santa Ana	CA	92705	\$1,053,857,765	0	11	\$937,527,519	26,601
68416	ORANGE COUNTY'S	360	9/30/2012	Santa Ana	CA	92705	\$1,048,043,089	0	0	\$930,096,210	26,775
68416	ORANGE COUNTY'S	360	12/31/2012	Santa Ana	CA	92705	\$1,059,975,326	0	11	\$939,549,437	27,302
68416	ORANGE COUNTY'S	360	3/31/2013	Santa Ana	CA	92705	\$1,097,369,322	0	11	\$977,742,910	27,290
68485	AMERICAN FIRST	360	3/31/2013	La Habra	CA	90631	\$511,517,073	7	4	\$463,343,144	9,265
68485	AMERICAN FIRST	360	6/30/2013	La Habra	CA	90631	\$507,884,150	7	3	\$458,414,351	9,722
68485	AMERICAN FIRST	360	9/30/2013	La Habra	CA	90631	\$504,820,838	7	4	\$453,156,411	9,657
68485	AMERICAN FIRST	360	12/31/2013	La Habra	CA	90631	\$495,836,834	7	4	\$445,462,255	9,351
68485	AMERICAN FIRST	360	3/31/2014	LA HABRA	CA	90631	\$504,179,332	6	3	\$451,702,956	9,037
68485	AMERICAN FIRST	360	6/30/2014	La Habra	CA	90631	\$502,036,489	6	3	\$448,057,353	8,929
68485	AMERICAN FIRST	360	9/30/2014	La Habra	CA	90631	\$499,411,332	6	3	\$444,064,717	9,055
68485	AMERICAN FIRST	360	12/31/2014	La Habra	CA	90631	\$497,684,173	6	3	\$441,609,642	9,063

**Prorates INC. 888 776-7285**

NCUA 5300 Call Data - Selected Interest Rate, Numeric and Dollar fields for competitors on yc  
Use the Filter(s) or SORT on any field to isolate quarterly data.

Report Date: 12/11/2016 Latest Data: 6/30/2016

AVG/TOTALS	DATE	Total CUs	Total Members	Avg New Car Rate	Avg Used Car Rate	Avg Share Rate	Avg MM Rate	Avg CD Rate 1yr	AVG Branches	AVG Total Fees
USA	6/30/2015	6,284	102,326,019	384.00%	510.00%	47.00%	26.60%	66.30%	4.8	\$3.0
CA	6/30/2015	357	10,249,110	367.00%	457.00%	26.00%	18.00%	47.00%	3.0	\$5.0

Prorates.  
Multiple Quarters available in all reports

CU_Number	CU_Name	Metro Statistical Area	Data Date	Total Amount of Loans & Leases (Sum of items 15 22)	Number of current members (not number of accounts)	Number of potential members	Total Amount of Other Real Estate Loans/Lines of Credit	Interest Rate of Unsecured Credit Card Loans	Interest Rate of All Other Unsecured Loans/Lines of Credit	Interest Rate of New Vehicle Loans
CU_Number	CU_Name	SMSA	Cycle_Date	ACCT_025B	ACCT_083	ACCT_084	FS220_386	FS220_521	FS220_522	FS220_523
68416	ORANGE COUNTY'S	360	6/30/2011	\$494,195,175	77,723	5,000,000	\$59,830,077	10.24%	13.23%	6.66%
68416	ORANGE COUNTY'S	360	9/30/2011	\$504,362,199	78,554	5,000,000	\$58,271,708	10.24%	13.25%	6.49%
68416	ORANGE COUNTY'S	360	12/31/2011	\$504,535,896	80,461	5,000,000	\$54,897,674	10.24%	13.29%	6.31%
68416	ORANGE COUNTY'S	360	3/31/2012	\$506,580,868	81,268	5,000,000	\$53,136,519	10.24%	13.29%	6.06%
68416	ORANGE COUNTY'S	360	6/30/2012	\$497,071,846	80,408	5,000,000	\$50,955,910	10.24%	13.36%	5.66%
68416	ORANGE COUNTY'S	360	9/30/2012	\$483,238,509	81,540	5,000,000	\$48,995,522	10.24%	13.33%	6.16%
68416	ORANGE COUNTY'S	360	12/31/2012	\$502,549,771	82,925	5,000,000	\$46,744,893	10.24%	13.40%	4.52%
68416	ORANGE COUNTY'S	360	3/31/2013	\$507,833,577	83,393	5,000,000	\$44,368,806	10.24%	13.43%	4.14%
68485	AMERICAN FIRST	360	3/31/2013	\$264,217,568	39,760	3,010,232	\$49,477,814	12.50%	12.50%	1.99%
68485	AMERICAN FIRST	360	6/30/2013	\$260,736,642	39,339	3,010,232	\$45,910,709	10.00%	11.40%	1.99%
68485	AMERICAN FIRST	360	9/30/2013	\$256,554,568	38,987	3,010,232	\$43,096,145	17.74%	11.40%	1.99%
68485	AMERICAN FIRST	360	12/31/2013	\$255,632,541	38,521	3,010,232	\$41,066,687	8.95%	11.40%	1.99%
68485	AMERICAN FIRST	360	3/31/2014	\$253,844,947	38,085	3,114,363	\$39,103,824	8.95%	11.40%	2.74%
68485	AMERICAN FIRST	360	6/30/2014	\$258,295,695	37,588	3,114,363	\$37,606,756	8.45%	11.40%	2.74%
68485	AMERICAN FIRST	360	9/30/2014	\$285,264,532	37,387	3,114,363	\$36,556,900	8.95%	11.40%	1.99%
68485	AMERICAN FIRST	360	12/31/2014	\$291,072,212	37,297	3,114,363	\$34,940,381	8.95%	9.25%	1.99%

**Prorates INC. 888 776-7285**

NCUA 5300 CALL Data - Selected Interest Rate, Numeric and Dollar fields for competitors on yc  
Use the Filter(s) or SORT on any field to isolate quarterly data.

Report Date: 12/11/2016 Latest Data: 6/30/2016

AVG/TOTALS	DATE	Total CUs	Total Members	Avg Fees / Member
USA	6/30/2015	6,284	102,326,019	\$12.50
CA	6/30/2015	357	10,249,110	\$15.60

Prorates.  
Multiple Quarters available in all reports

CU_Number	CU_Name	Metro Statistical Area	Data Date	Interest Rate of Used Vehicle Loans	Dividend/Interest Rate of Regular Shares	Interest Rate of Total Other Real Estate Loans/Lines of Credit	Dividend/Interest Rate of Money Market Shares with Minimum Balance Requirement-Withdraw	Dividend/Interest Rate of Share Certificates with 1 Year Maturity	Total Amount of 1st Mortgage Real Estate Loans/Lines of Credit	Number of Total 1st Mortgage Real Estate Loans/Lines of Credit	Amount of Fixed Rate > 15 Years Loans Outstanding
CU_Number	CU_Name	SMSA	Cycle_Date	FS220_524	FS220_552	FS220_562	FS220A_ACCT_532	FS220A_ACCT_547	FS220_703	FS220_959	FS220_704A
68416	ORANGE COUNTY'S	360	6/30/2011	6.68%	0.10%	5.28%	0.57%	1.29%	\$301,538,115	1,264	\$93,580,543
68416	ORANGE COUNTY'S	360	9/30/2011	6.27%	0.10%	5.22%	0.44%	1.23%	\$309,090,966	1,319	\$92,541,297
68416	ORANGE COUNTY'S	360	12/31/2011	6.03%	0.10%	5.18%	0.40%	1.16%	\$312,053,976	1,408	\$89,552,647
68416	ORANGE COUNTY'S	360	3/31/2012	5.80%	0.10%	5.07%	0.36%	1.08%	\$316,405,929	1,290	\$89,094,774
68416	ORANGE COUNTY'S	360	6/30/2012	5.62%	0.10%	5.09%	0.15%	0.95%	\$308,682,055	1,329	\$86,797,756
68416	ORANGE COUNTY'S	360	9/30/2012	5.32%	0.10%	5.10%	0.34%	0.98%	\$295,078,707	1,385	\$87,639,164
68416	ORANGE COUNTY'S	360	12/31/2012	4.92%	0.10%	5.05%	0.25%	0.94%	\$309,447,636	1,497	\$89,821,230
68416	ORANGE COUNTY'S	360	3/31/2013	4.63%	0.10%	5.02%	0.25%	0.88%	\$314,511,788	1,386	\$90,930,955
68485	AMERICAN FIRST	360	3/31/2013	1.99%	0.04%	5.25%	0.20%	0.50%	\$136,688,569	509	\$77,656,757
68485	AMERICAN FIRST	360	6/30/2013	2.49%	0.04%	5.25%	0.40%	0.50%	\$137,929,402	527	\$73,981,922
68485	AMERICAN FIRST	360	9/30/2013	1.99%	0.04%	5.25%	0.40%	0.50%	\$138,301,756	542	\$68,873,423
68485	AMERICAN FIRST	360	12/31/2013	1.99%	0.04%	5.25%	0.20%	0.50%	\$142,839,871	555	\$65,891,285
68485	AMERICAN FIRST	360	3/31/2014	2.49%	0.04%	5.25%	0.20%	0.50%	\$146,417,592	561	\$61,229,508
68485	AMERICAN FIRST	360	6/30/2014	2.49%	0.04%	5.25%	0.20%	0.50%	\$155,547,600	578	\$58,861,300
68485	AMERICAN FIRST	360	9/30/2014	2.49%	0.04%	3.75%	0.20%	0.50%	\$181,958,961	601	\$54,376,801
68485	AMERICAN FIRST	360	12/31/2014	2.49%	0.04%	6.85%	0.20%	0.50%	\$187,652,929	627	\$52,000,298



**Prorates INC. 888 776-7285**

NCUA 5300 CALL Data - Selected Interest Rate, Numeric and Dollar fields for competitors on yo  
Use the Filter(s) or SORT on any field to isolate quarterly data.

Report Date: 12/11/2016 Latest Data: 6/30/2016

AVG/TOTALS	DATE	Total CUs	Total Members
USA	6/30/2015	6,284	102,326,019
CA	6/30/2015	357	10,249,110

**Prorates:**  
Multiple Quarters available in all reports

CU_Number	CU_Name	Metro Statistical Area	Data Date	Amount of Adjustable Rate > 1 Year Loans Outstanding	Total Amount of R.E. Loans Outstanding	Amount of Fixed Rate > 15 Years Loans Granted Year-to-Date	Amount of Fixed Rate 15 Years or less Loans Granted Year-to-Date	NEW 2014	NEW 2014
								Fees charged to members for services or membership (overdraft ATM credit card etc.)	Fees per Member
CU_Number	CU_Name	SMSA	Cycle_Date	FS220_705B	FS220_710	FS220_720A	FS220_720B	FS220A_ACCT_131	CALCULATED
68416	ORANGE COUNTY'S	360	6/30/2011	\$0	\$361,368,192	\$18,935,752	\$14,020,161	\$0	\$0.00
68416	ORANGE COUNTY'S	360	9/30/2011	\$0	\$367,362,674	\$33,702,587	\$32,485,525	\$0	\$0.00
68416	ORANGE COUNTY'S	360	12/31/2011	\$0	\$366,951,650	\$52,343,339	\$43,582,624	\$0	\$0.00
68416	ORANGE COUNTY'S	360	3/31/2012	\$0	\$369,542,448	\$18,069,100	\$13,008,915	\$0	\$0.00
68416	ORANGE COUNTY'S	360	6/30/2012	\$0	\$359,637,965	\$34,098,001	\$24,639,331	\$0	\$0.00
68416	ORANGE COUNTY'S	360	9/30/2012	\$0	\$344,074,229	\$70,978,313	\$37,856,534	\$0	\$0.00
68416	ORANGE COUNTY'S	360	12/31/2012	\$0	\$356,192,529	\$121,537,662	\$51,704,655	\$0	\$0.00
68416	ORANGE COUNTY'S	360	3/31/2013	\$0	\$358,880,594	\$50,711,449	\$9,359,401	\$0	\$0.00
68485	AMERICAN FIRST	360	3/31/2013	\$0	\$186,166,383	\$29,099,925	\$11,166,850	\$0	\$0.00
68485	AMERICAN FIRST	360	6/30/2013	\$0	\$183,840,111	\$59,907,401	\$21,955,055	\$1,081,495	\$27.49
68485	AMERICAN FIRST	360	9/30/2013	\$0	\$181,397,901	\$73,059,842	\$28,592,057	\$0	\$0.00
68485	AMERICAN FIRST	360	12/31/2013	\$0	\$183,906,558	\$83,984,449	\$31,915,357	\$2,235,553	\$58.03
68485	AMERICAN FIRST	360	3/31/2014	\$0	\$185,521,416	\$8,185,810	\$3,202,667	\$497,178	\$13.05
68485	AMERICAN FIRST	360	6/30/2014	\$0	\$193,154,356	\$16,533,719	\$6,671,517	\$1,050,186	\$27.94
68485	AMERICAN FIRST	360	9/30/2014	\$0	\$218,515,861	\$25,359,640	\$8,424,617	\$1,623,220	\$43.42
68485	AMERICAN FIRST	360	12/31/2014	\$0	\$222,593,310	\$38,606,867	\$12,479,517	\$2,189,931	\$58.72

Prorates INC.

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FDIC Quarterly Call Data †

† Use the Filters to isolate quarterly data, sort or filter any column data. More banks are available, including peer analysis.

Latest Data Included 6/30/2016

Prorates:  
Mutiple Quarters available in all reports

FDIC #	Name	Report_Date	CITY	STATE	ZIP	COUNTY	District	Employee Count
3510	Bank of America, National Association	12/31/2015	Charlotte	NC	28202	Mecklenburg	Richmond	150,939
3510	Bank of America, National Association	3/31/2016	Charlotte	NC	28202	Mecklenburg	Richmond	150,839
3511	Wells Fargo Bank, National Association	12/31/2015	Sioux Falls	SD	57104	Minnehaha	Minneapolis	228,815
3511	Wells Fargo Bank, National Association	3/31/2016	Sioux Falls	SD	57104	Minnehaha	Minneapolis	232,412
3511	Wells Fargo Bank, National Association	6/30/2016	Sioux Falls	SD	57104	Minnehaha	Minneapolis	233,312
4297	Capital One, National Association	12/31/2015	Mclean	VA	22102	Fairfax	Richmond	29,490
4297	Capital One, National Association	3/31/2016	Mclean	VA	22102	Fairfax	Richmond	29,311
4297	Capital One, National Association	6/30/2016	Mclean	VA	22102	Fairfax	Richmond	28,833
5452	First National Bank of Omaha	12/31/2015	Omaha	NE	68197	Douglas	Kansas City	4,659
5452	First National Bank of Omaha	3/31/2016	Omaha	NE	68197	Douglas	Kansas City	4,701
5452	First National Bank of Omaha	6/30/2016	Omaha	NE	68197	Douglas	Kansas City	4,689
6548	U.S. Bank National Association	12/31/2015	Cincinnati	OH	45202	Hamilton	Cleveland	64,299
6548	U.S. Bank National Association	3/31/2016	Cincinnati	OH	45202	Hamilton	Cleveland	64,885
6548	U.S. Bank National Association	6/30/2016	Cincinnati	OH	45202	Hamilton	Cleveland	66,354

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† Use the Filters to isolate quarterly data, sort or filter an

Latest Data Included 6/30/2016

Prorates:  
Mutiple Quarters available in all reports

FDIC #	Name	Report_Date	Total Assets \$,000	Net Loans & Leases \$,000	Domestic Deposits \$,000	Credit Cards \$,000	Auto Loans \$,000	Avg Assets Qtrly \$,000
3510	Bank of America, National Association	12/31/2015	\$1,639,305,000	\$867,765,000	\$1,213,734,000	\$99,577,000	\$34,393,000	\$1,627,865,500
3510	Bank of America, National Association	3/31/2016	\$1,653,947,000	\$871,962,000	\$1,213,727,000	\$96,380,000	\$37,004,000	\$1,646,626,000
3511	Wells Fargo Bank, National Association	12/31/2015	\$1,610,580,000	\$878,562,000	\$1,120,976,000	\$27,047,000	\$58,166,000	\$1,594,877,000
3511	Wells Fargo Bank, National Association	3/31/2016	\$1,667,785,000	\$908,128,000	\$1,139,478,000	\$26,292,000	\$58,861,000	\$1,639,182,500
3511	Wells Fargo Bank, National Association	6/30/2016	\$1,699,435,000	\$921,410,000	\$1,145,337,000	\$27,164,000	\$60,140,000	\$1,683,610,000
4297	Capital One, National Association	12/31/2015	\$273,231,606	\$150,637,015	\$203,198,585	\$17,313,439	\$41,549,034	\$263,833,855
4297	Capital One, National Association	3/31/2016	\$271,187,531	\$150,755,875	\$208,152,423	\$15,184,175	\$42,714,073	\$272,209,569
4297	Capital One, National Association	6/30/2016	\$278,660,795	\$153,396,652	\$207,791,098	\$15,268,493	\$44,504,941	\$274,924,163
5452	First National Bank of Omaha	12/31/2015	\$18,260,025	\$13,187,131	\$15,116,455	\$5,273,373	\$32,559	\$17,946,332
5452	First National Bank of Omaha	3/31/2016	\$18,421,738	\$13,030,194	\$15,243,494	\$5,134,744	\$32,890	\$18,340,882
5452	First National Bank of Omaha	6/30/2016	\$18,689,426	\$13,530,376	\$15,215,219	\$5,280,915	\$33,025	\$18,555,582
6548	U.S. Bank National Association	12/31/2015	\$417,458,234	\$259,137,459	\$279,757,877	\$21,012,472	\$16,586,702	\$414,174,054
6548	U.S. Bank National Association	3/31/2016	\$423,203,763	\$263,697,563	\$288,161,152	\$19,956,761	\$16,656,642	\$420,330,999
6548	U.S. Bank National Association	6/30/2016	\$433,462,707	\$268,104,901	\$298,344,516	\$20,571,016	\$16,799,168	\$428,333,235

Prorates INC.

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† Use the Filters to isolate quarterly data, sort or filter an

Footnotes:

Latest Data Included 6/30/2016

Prorates:  
Multiple Quarters available in all reports

FDIC #	Name	Report_Date	Constr & Dev Loans \$,000	Commercial RE Loans \$,000	Multi Family (APT) Loans \$,000	1-4 Family RE Loans \$,000	Equity LINES sec'd 1- 4 RE (incl. in Mortg total) \$,000	ARM 1-4 Family RE Loans (incl. in Mortg total) \$,000
3510	Bank of America, National Association	12/31/2015	\$9,568,000	\$56,975,000	\$6,535,000	\$246,900,000	\$67,292,000	\$65,920,000
3510	Bank of America, National Association	3/31/2016	\$9,762,000	\$56,986,000	\$6,334,000	\$241,483,000	\$65,593,000	\$67,091,000
3511	Wells Fargo Bank, National Association	12/31/2015	\$21,575,000	\$96,486,000	\$16,032,000	\$323,946,000	\$65,826,000	\$75,690,000
3511	Wells Fargo Bank, National Association	3/31/2016	\$22,431,000	\$98,499,000	\$13,032,000	\$326,581,000	\$64,157,000	\$75,483,000
3511	Wells Fargo Bank, National Association	6/30/2016	\$22,826,000	\$101,403,000	\$14,495,000	\$332,759,000	\$62,679,000	\$75,754,000
4297	Capital One, National Association	12/31/2015	\$2,425,419	\$16,186,241	\$9,608,673	\$26,131,726	\$1,775,063	\$18,687,822
4297	Capital One, National Association	3/31/2016	\$2,361,556	\$16,642,514	\$10,185,525	\$25,218,134	\$1,746,671	\$17,821,303
4297	Capital One, National Association	6/30/2016	\$2,329,664	\$16,732,801	\$10,688,996	\$24,337,430	\$1,726,400	\$16,818,954
5452	First National Bank of Omaha	12/31/2015	\$494,663	\$1,718,224	\$212,190	\$1,081,164	\$417,018	\$257,569
5452	First National Bank of Omaha	3/31/2016	\$497,627	\$1,754,756	\$205,880	\$1,095,762	\$422,448	\$268,665
5452	First National Bank of Omaha	6/30/2016	\$540,127	\$1,840,339	\$218,774	\$1,161,440	\$437,478	\$285,204
6548	U.S. Bank National Association	12/31/2015	\$10,332,380	\$23,964,161	\$4,212,064	\$76,553,594	\$15,544,632	\$19,463,602
6548	U.S. Bank National Association	3/31/2016	\$10,747,343	\$24,046,077	\$4,340,828	\$78,731,675	\$15,452,191	\$19,574,112
6548	U.S. Bank National Association	6/30/2016	\$11,099,728	\$24,176,976	\$4,385,566	\$80,007,670	\$15,502,657	\$19,670,820

**Prorates INC. 888 776-7285**

† Use the Filters to isolate quarterly data, sort or filter an

† Calculation based on the Construction & Development loans dollar total, divided by total assets

Latest Data Included 6/30/2016

† Calculation based on the Comercial Real Estate Loans dollar total, divided by total assets  
 † Calculation based on the Multi Family Apartment loans dollar total, divided by total assets  
 † Prorates Multiple Quarters available in all reports

FDIC #	Name	Report_Date	Interstate Branches (1=Y, 0=N)	Offices Domestic	Branches Domestic	Constr & Dev / Total Assets †	ComRE / Total Assets †	MultiFamily / Total Assets †
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3510	Bank of America, National Association	12/31/2015	1	4,845	4,861	0.6%	3.5%	0.4%
3510	Bank of America, National Association	3/31/2016	1	4,796	4,861	0.6%	3.4%	0.4%
3511	Wells Fargo Bank, National Association	12/31/2015	1	6,246	6,232	1.3%	6.0%	1.0%
3511	Wells Fargo Bank, National Association	3/31/2016	1	6,253	6,232	1.3%	5.9%	0.8%
3511	Wells Fargo Bank, National Association	6/30/2016	1	6,240	6,232	1.3%	6.0%	0.9%
4297	Capital One, National Association	12/31/2015	1	826	840	0.9%	5.9%	3.5%
4297	Capital One, National Association	3/31/2016	1	815	840	0.9%	6.1%	3.8%
4297	Capital One, National Association	6/30/2016	1	814	840	0.8%	6.0%	3.8%
5452	First National Bank of Omaha	12/31/2015	1	124	124	2.7%	9.4%	1.2%
5452	First National Bank of Omaha	3/31/2016	1	124	124	2.7%	9.5%	1.1%
5452	First National Bank of Omaha	6/30/2016	1	124	124	2.9%	9.8%	1.2%
6548	U.S. Bank National Association	12/31/2015	1	3,227	3,221	2.5%	5.7%	1.0%
6548	U.S. Bank National Association	3/31/2016	1	3,222	3,221	2.5%	5.7%	1.0%
6548	U.S. Bank National Association	6/30/2016	1	3,222	3,221	2.6%	5.6%	1.0%

**Prorates INC.** 888 776-7285 **FEDERAL Numbers H15 , FDIC, COFI** <sup>[\*]</sup>

Other Prorates data links

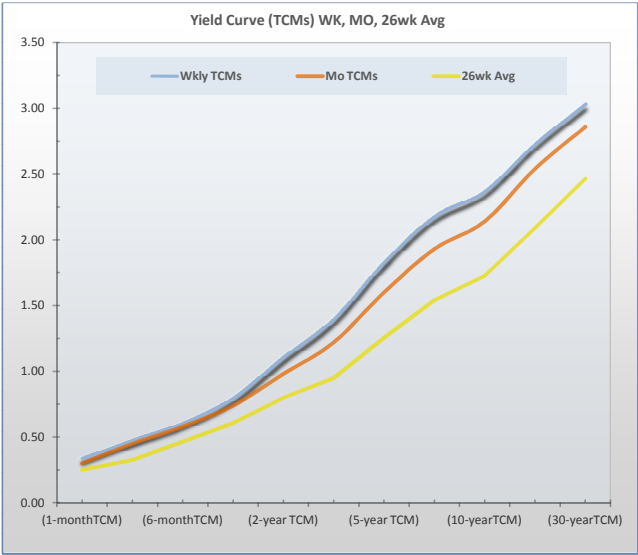
Daily Fed IINDEX . . . PDF    Freddie MAC Rates    Case Shiller MO Data    Daily Mortgage Stats    Home Price Index

H15 Weekly & Mo Averages <sup>†</sup>

Weekly Update	2016-12-02	Chg	26wk Avg
† (WSJ PRIME)	3.50		3.500
† (Discount Rate)	1.00		1.000
† (Fed Funds Rate)	0.41	▲	0.392
† (4-week Treasury bill secondary market )	0.33		0.246
† (3-month Treasury bill secondary market )	0.48		0.322
† (6-month Treasury bill secondary market )	0.60		0.455
† (1-year Treasury bill secondary market )	0.76		0.589
† (1-monthTCM)	0.34	▲	0.251
† (3-monthTCM)	0.48	▼	0.325
† (6-monthTCM)	0.61	▼	0.465
† (1-year TCM)	0.80	▲	0.607
† (2-year TCM)	1.11	▲	0.798
† (3-year TCM)	1.40	▲	0.948
† (5-year TCM)	1.83	▲	1.255
† (7-year TCM)	2.18	▲	1.540
† (10-yearTCM)	2.37	▲	1.726
† (20-yearTCM)	2.73	▲	2.091
† (30-yearTCM)	3.03	▲	2.465
<sup>[*]</sup> (11th District COFI )	0.598	▼	0.675
Semiannual IndicesCOFI California	0.671		0.659
Semiannual IndicesCOFI 11th District	0.671		0.659
(1 Month LIBOR)	0.664	▲	0.514
(3 Month LIBOR)	0.953	▲	0.792
(6 Month LIBOR)	1.293	▲	1.138
(1 Year LIBOR)	1.645	▼	1.461
FNMA 15Year Fixed A / A 30d Lock	2.828		2.631
FNMA 30Year Fixed A / A 30d Lock	3.649		3.479
<sup>[*]</sup> (FHFA-U.S. AVG Contract Rate)	3.620	▲	3.657
(FMAC 30-Yr FRM)	4.130	▲	3.573
(FMAC 15-Yr FRM)	3.360	▲	2.853
(FMAC 5/1-Yr ARM)	3.170	▲	2.834
(Wkly 30-Day AA Nonfinan)	0.490	▲	0.439
(Wkly 60-Day AA Nonfinan)	0.580	▼	0.536
(Wkly 90-Day AA Nonfinan)	0.700	▲	0.623
(Wkly 30-Day AA Financial )	0.480	▲	0.466
(Wkly 60-Day AA Financial )	0.600	▼	0.596
(Wkly 90-Day AA Financial )	0.720		0.716
Swap 1 Year	1.114	▲	1.046
Swap 2 Years	1.342	▲	1.212
Swap 3 Years	1.550	▲	1.365
Swap 4 Years	1.722	▲	1.498
Swap 5 Years	1.859	▲	1.607
Swap 7 Years	2.069	▲	1.790
Swap 10 Years	2.268	▲	1.587
Swap 30 Years	2.546	▲	1.954

**Prorates:**  
Data may updated Daily from your desktop.

sources  
ers



Daily Update <sup>[\*]</sup> 12/9/2016

	Dec2	Dec5	Dec6	Dec7	Dec8
	3.50	3.50	3.50	3.50	3.50
	1.00	1.00	1.00	1.00	1.00
	0.41	0.41	0.41	0.41	0.41
	0.32	0.31	0.34	0.37	0.38
	0.48	0.49	0.49	0.51	0.50
	0.60	0.62	0.62	0.62	0.61
	0.76	0.78	0.81	0.83	0.82
	0.34	0.34	0.35	0.38	0.39
	0.49	0.49	0.49	0.52	0.51
	0.61	0.63	0.63	0.63	0.62
	0.80	0.82	0.83	0.85	0.84
	1.11	1.13	1.12	1.10	1.12
	1.40	1.42	1.41	1.39	1.40
	1.84	1.84	1.84	1.80	1.83
	2.20	2.19	2.18	2.14	2.20
	2.40	2.39	2.39	2.34	2.40
	2.78	2.76	2.77	2.73	2.81
	3.08	3.05	3.08	3.02	3.10

Sample On

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Other Prorates data links

[Daily Fed IINDEX . . . PDF](#)     
 [Freddie MAC Rates](#)     
 [Case Shiller MO Data](#)     
 [Daily Mortgage Stats](#)     
 [Home Price Index](#)

(FDIC Nat.Avg Svgs)	0.060	0.060
(FDIC Nat.Avg 1 Ckg)	0.040	0.040
(FDIC Nat.Avg MM)	0.080	0.080
(FDIC Nat.Avg 1mCD)	0.060	0.060
(FDIC Nat.Avg 3mCD)	0.080	0.080
(FDIC Nat.Avg 6mCD)	0.130	0.122
(FDIC Nat.Avg 12mCD)	0.220	0.212
(FDIC Nat.Avg 24mCD)	0.360	0.352
(FDIC Nat.Avg 36mCD)	0.490	0.489
(FDIC Nat.Avg 48mCD)	0.600	0.615

**Monthly Update**

2016-11

(MO Avg Fed Funds Rate)	0.410 ▲	0.388
(MO Avg 4-week Treasury bill secondary market )	0.290 ▲	0.234
(MO Avg 3-month Treasury bill secondary market)	0.450 ▲	0.296
(MO Avg 6-month Treasury bill secondary market)	0.570 ▲	0.426
(MO Avg 1-year Treasury bill secondary market )	0.710 ▲	0.561
† (MO Avg 1-monthTCM)	0.30 ▲	0.237
† (MO Avg 3-monthTCM)	0.45 ▲	0.298
† (MO Avg 6-monthTCM)	0.58 ▲	0.434
† (MO Avg 1-year TCM)	0.74 ▲	0.577
† (MO Avg 2-year TCM)	0.98 ▲	0.764
† (MO Avg 3-year TCM)	1.22 ▲	0.901
† (MO Avg 5-year TCM)	1.60 ▲	1.201
† (MO Avg 7-year TCM)	1.93 ▲	1.482
† (MO Avg 10-yearTCM)	2.14 ▲	1.671
† (MO Avg 20-yearTCM)	2.54 ▲	2.043
† (MO Avg 30-yearTCM)	2.86 ▲	2.428

Sample Only

**FHLB San Francisco**

October-16

September-16

* Average total funds*	\$15.5 billion	\$15.4 billion
Average deposit accounts	\$14.6 billion	\$14.2 billion
Average advances	\$897.3 million	\$1.1 billion
Average other borrowings	\$37.3 million	\$37.1 million
** Total interest expense**	\$7.7 million	\$7.7 million

<sup>[1]</sup> Data sources include FHFA, FDIC, ICE, FNMA, Federal Reserve H15 and other reports. Prorates INC. provides this as a courtesy to current subscribers to other recurring surveys.

<sup>[2]</sup> Daily Updates are available - - - Right click anywhere in the data area above and select "REFRESH". Data is generated from Prorates website <http://www.prorates.com>.

<sup>[3]</sup> The COFI is computed from data reported by COFI Reporting Members of the Federal Home Loan Bank of San Francisco. For October 2016, 10 eligible institutions reported COFI data.

<sup>[4]</sup> Includes all conventional, single-family, purchase loans closed during the last five days of the month, for roughly 20 lenders and more than 5,000 loans.

\*Averages for a month consist of the simple average of the monthend balances for that month and the prior month for total funds, deposit accounts, advances, and other borrowings.

\*\*The total interest expense is derived from interest expense reported on deposit accounts, Federal Home Loan Bank advances, and other borrowings, adjusted for the number of days in the month.

† Federal Reserve H15 Selected Interest Rate Weekly Averages, gathered Tuesday of each week. Monthly averages are updated the first week of the month.