

Average US rates: banks vs. credit unions
Ranked by total loans and leases as of Sept. 30, 2014

| Company | City, state | Total loans & leases (\$B) | New car 60 mo. (%) | Used car 36 mo. (%) | Home equity LOC (%) | Credit card rewards (%) | 15-year fixed mortgage (%) | 30-year fixed mortgage (%) |
|------------------------------|-------------------|----------------------------|--------------------|---------------------|---------------------|-------------------------|----------------------------|----------------------------|
| Banks | | | | | | | | |
| Wells Fargo Bank NA | Sioux Falls, SD | 829.84 | 2.77 | 4.21 | 5.06 | 14.15 | 3.47 | 4.20 |
| Bank of America NA | Charlotte, NC | 753.60 | 2.34 | 2.49 | 6.98 | 11.99 | 3.28 | 4.01 |
| JPMorgan Chase Bank NA | Columbus, OH | 639.96 | 2.65 | 2.76 | 6.19 | 13.99 | 3.42 | 4.09 |
| Citibank NA | Sioux Falls, SD | 600.26 | NA | NA | 5.74 | 12.99 | 3.43 | 4.15 |
| U.S. Bank NA | Cincinnati, OH | 248.29 | 3.86 | 2.91 | 4.24 | 11.99 | 3.13 | 4.38 |
| PNC Bank NA | Wilmington, DE | 203.45 | 2.59 | 2.84 | 4.27 | 10.99 | 3.35 | 4.22 |
| Capital One NA | McLean, VA | 137.57 | 2.69 | 3.19 | 6.50 | 11.90 | 3.41 | 4.08 |
| SunTrust Bank | Atlanta, GA | 134.02 | 2.79 | 2.51 | 5.00 | 14.99 | 3.13 | 3.99 |
| Branch Banking and Trust Co. | Winston-Salem, NC | 117.53 | 2.73 | 2.83 | 4.25 | 10.15 | 3.21 | 4.00 |
| TD Bank NA | Wilmington, DE | 108.78 | 4.06 | 4.26 | 4.75 | 9.24 | 3.62 | 4.22 |
| Credit Unions | | | | | | | | |
| Navy FCU | Vienna, VA | 44.29 | 1.99 | 2.59 | 4.00 | 8.99 | 3.00 | 4.00 |
| Pentagon FCU | Alexandria, VA | 16.67 | 2.49 | 2.74 | 3.75 | 9.99 | 2.88 | 3.88 |
| State Employees' CU | Raleigh, NC | 16.29 | 3.25 | 5.25 | NA | NA | 4.50 | NA |
| Boeing Employees CU | Tukwila, WA | 7.99 | 2.74 | 2.49 | 3.99 | 6.90 | 3.13 | 4.00 |
| Security Service FCU | San Antonio, TX | 7.66 | 3.57 | 3.53 | 4.25 | 10.00 | 3.38 | 4.25 |
| Alliant CU | Chicago, IL | 5.00 | 2.14 | 2.39 | 4.40 | 11.24 | 3.25 | 4.25 |
| Digital FCU | Marlborough, MA | 4.90 | 1.99 | 1.99 | 3.00 | 11.25 | 3.00 | 4.00 |
| SchoolsFirst FCU | Santa Ana, CA | 4.88 | 2.49 | 2.49 | 3.25 | 11.50 | 3.38 | 4.00 |
| First Technology FCU | Mountain View, CA | 4.77 | 2.24 | 2.24 | 3.75 | 9.99 | 3.13 | 4.00 |
| Golden 1 CU | Sacramento, CA | 4.50 | 2.79 | 2.79 | 4.75 | 9.90 | 3.50 | 4.13 |

As of Nov. 12, 2014.

Analysis is limited to institutions with loans-to-deposits ratio greater than 40% as of Sept. 30, 2014.

Chart shows the average U.S. rate for all loan products as of Nov. 7, 2014.

Loans and leases are based on regulatory filings. Balances for banks include loans held for sale.

NA= not available

Source: SNL Financial

