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# Market Rates Insight Newsletter

## ProductBuilder Alert (PBA)

**Week of February 1st, 2010**

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Greetings! :

ProductBuilder Alert is our weekly update with the newest offers and products from financial institutions designed to help them build deposits. Market Rates Insight offers this weekly alert as a complement to ProductBuilder, our fully indexed, completely searchable new product database, so you can cross-tabulate deposits, loans, and tactics to generate new ideas and new strategies to help you increase your institution's number of products per household.

Feel free to contact our sales department to discuss ProductBuilder or any other of our pricing tools. Just send us an email, or call 1-800-275-5556.

Your partner in profit,

**Market Rates Insight**  
 415-448-8800  
[ProductInsight@MarketRatesInsight.com](mailto:ProductInsight@MarketRatesInsight.com)  
[www.marketratesinsight.com/new](http://www.marketratesinsight.com/new)  
 Price with Precision

THE COMPETITIVE LANDSCAPE - - - WEEK OF FEBRUARY 1st, 2010					
Institution Name	City	State	Acquired by	City	State
American Marine Bank	Bainbridge Island	WA	Columbia State Bank	Tacoma	WA
First Regional Bank	Los Angeles	CA	First Citizens Bank and Trust	Raleigh	NC
Marshall Bank N.A.	Hallock	MN	United Valley Bank	Cavalier	ND
Florida Community Bank	Immokalee	FL	Premier American Bank,NA	Miami	FL
First National Bank of Georgia	Carollton	GA	Community & Southern Bank	Carrollton	GA

## NATIONAL PRICING INDICATORS

Total deposits in FDIC insured institutions are up \$65 billion (0.7%) in the first nine months of 2009. However, **time deposits are on the decline**. CDs of up to \$100K are **down \$136 billion** (9.9%) with the exception of 1-3 year CD, which was flat. CDs over \$100K **declined \$142 billion** (11.6%) with the exception of 1-3 year term (up 12.4%), and over 3-year term flat.

You may view the complete analysis of this and other trends by visiting – [www.marketratesinsight.com](http://www.marketratesinsight.com).

Learn more about how MRI can optimize your pricing at <http://marketratesinsight.com/new/optimization.aspx>

Item No	Pub Date	Bank Name	State	Phone	Source	More Info	More like this
4345	2/2/2010	BANK OF CHOICE	CO	303.586.1035	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>

For a limited time, the bank is promoting a 15M "ChoiceStep" CD that allows a one-time bump during the term and additional deposits to be made. The CD requires \$5,000 to open and currently has an APY Of 2.20%. Additional deposits can be made (a minimum of \$500 is required) throughout the term and the customer may bump the rate to the 15M offering at the bank at any time.

4346	2/2/2010	CHASE	NY	800.935.9935	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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In a targeted mailing campaign specific customers are being offered a Guaranteed Rate MM Savings account. The account requires a minimum of \$25,000 in new money and is available only with the coupon (code) placed in the mailing. The New York offering guarantees a rate of 1.75 for the first three months prior to dropping to the standard MM/Savings rates though rates around the country do vary.

4347	2/2/2010	FIDELITY BANK	PA	800.388.4380	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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"Second Sundays" is a monthly event hosted by the bank that features local musical talent as well as nationally and international recognized talent. The event is help on the second Sunday of each month from 5:00 to 7:00 pm at the bank's West Scranton branch.

4348	2/2/2010	ING DIRECT	DE	877.464.1777	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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Businesses that open an ING Direct Business Savings account prior to Feb 15th receive a \$50 cash bonus. The rate on the account is 1.10% and the bank promises no hidden fees or service charges. The account also allows up to three authorized signers for added flexibility and security.

4349	2/2/2010	NUUNION CREDIT UNION	MI	888.267.7200	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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The CU recently introduced K-12 Education Loans to its membership to help cover the cost of private kindergarten, elementary and high school education. The competitively priced loans can be termed to 18M and has no fees and no prepayment penalties. The checks are cut to the school and can be used to cover tuition and books.

4350	2/2/2010	NUVISION FEDERAL CREDIT UNION	CA	800.444.6327	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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The CU's free checking account requires \$25 to open but pays a 5 cent rebate on all (signature based) check card purchases (up to a \$350 maximum).

4351	2/2/2010	REGIONS BANK	FL	800.734.4667	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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The bank is offering a guaranteed rate of 1.40% until 04/30/2010 on either the Platinum Relationship or Business Money Market accounts if a deposit of at least \$20,000 in new funds is made and all checking account requirements are met.

4352	2/2/2010	TD BANK	CT	888.751.9000	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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Customers that register their TD Bank Visa Debit Card and sign for grocery purchases from January 17th - March 6th, 2010, receive \$10 back for every \$100 they spend (up to \$50). They also are entered into the Daily Debit dash for a chance to win \$500.

4353	2/2/2010	TRULIANT FEDERAL CREDIT UNION	NC	336.664.1955	CREDIT UNION JOURNAL	<a href="#">More Info</a>	<a href="#">More like this</a>
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In support of their new social marketing strategy, the CU is offering members to "Become a Fan" of the CU's facebook page prior to February 15th, 2010 to be entered into a drawing to win \$1,000.

**Did you miss last week's Product Builder Alert?**

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Visit [www.marketratesinsight.com](http://www.marketratesinsight.com) to view the [video version](#) of the report or access our [report archive](#).

**Contact Information:**

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PBA ALERT

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**\*\*Celebrating Our 24th Year!\*\***

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