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# Market Rates Insight Newsletter

## ProductBuilder Alert (PBA)

**Week of February 15th, 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 email us or call 1-800-275-5556.

Your partner in profit,

Market Rates Insight
 415-448-8800
ProductInsight@MarketRatesInsight.com
www.marketratesinsight.com/new
 Price with Precision

THE COMPETITIVE LANDSCAPE - - - WEEK OF FEBRUARY 15th, 2010					
Institution Name	City	State	Acquired by	City	State
Education First CU	Southgate	MI	First Community FCU	Parchment	MI

NATIONAL PRICING INDICATORS

Term deposits that were opened after January of 2009, and are maturing now, are yielding a net negative return when adjusted to inflation. For example, a 12-month \$10K CD that was opened in January of 2009...[see http://www.marketratesinsight.com/docs/NPI2.15.10.pdf](http://www.marketratesinsight.com/docs/NPI2.15.10.pdf).

Item No	Pub Date	Bank Name	State	Phone	Source	More Info	More like this
4362	2/16/2010	APPLE FEDERAL CREDIT UNION	VA	800.666.7996	MRI Survey Specialist	More Info	More like this

The "Break up with Your Bank & Win an On-the-Go Notebook" promo is driven from the CUs Online switch kit. New members that close accounts with their bank and move them to Apple by February 28th, 2010 are entered into a sweepstakes' to win a Notebook. The Switch Kit provides all the appropriate documentation to move a checking account, direct deposit and Money Market accounts to the CU.

4363	2/16/2010	CHASE BANK	CO	800.242.7324	MRI Survey Specialist	More Info	More like this
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From now until April 2, 2010, Colorado residents are being encouraged to open a chase checking account either online or in-person to receive a \$100 cash bonus. The mailing piece states that to qualify for the bonus you must open a new checking account with a \$100 minimum deposit of new money within 60 days of account opening. Bonus will be automatically deposited into the new account within 10 business days after minimum is made. The offer is not available on account conversion or in combination with any other offer. The checking account must remain open for a minimum of six months or is debited from the account at closing. The offer comes with a coupon code that can be used online or be brought into the branch specified at the time of the account opening.

4364	2/16/2010	GHS FEDERAL CREDIT UNION	NY	800.732.4447	MRI Survey Specialist	More Info	More like this
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In a promotion ending tomorrow, the CU is offering a special Auto Loan APR of 4.49% to every member regardless of credit score. Members that also open a checking account (that is opened throughout the term of the loan) receive a 4.24% APR and debit card rewards. The 60M term requires \$5,000 to open and is available on model years 2003 -2010. The promotion requires new money with no refinancing allowed.

4365	2/16/2010	ING DIRECT	DE	800.464.3483	MRI Survey Specialist	More Info	More like this
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The Electric Orange checking account is a paperless checking account that is designed to help customers save. The account comes with a free MasterCard debit card for purchases, free online bill pay and free postage with the bank assuming the cost for mailing paper checks for the customers. Currently the account earns an APY of .25% on balances under \$50,000, 1.25% APY on balances from \$50,000 - \$99,999 and 1.40% APY on balances in excess of \$100,000.

4366	2/16/2010	MARYLAND SAVES	MD	202.659.0670	CREDIT UNION JOURNAL	More Info	More like this
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A number of CUs and banks are participating in the state's "Roll in the Dough" campaign, the fourth year the program aimed at developing good savings habits has been offered.

4367	2/16/2010	RBC BANK	NC	800.236.8872	MRI Survey Specialist	More Info	More like this
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The bank is currently accepting nominations for the Tribute to Teachers promotion. Customers can simply complete the brief nomination form and tell the bank the one word that describes their favorite teacher. He or she will then be entered to receive valuable discounts and a chance to receive up to \$2,500 in cash and prizes to help fulfill classroom needs.

- **All nominees** will receive a special discount for online purchases at Stone's Education Superstore.

- **70 finalists** will win \$500 cash for use in their classrooms

- **4 Grand Prize** winners will enjoy a \$2,000 school supply shopping spree

4368	2/16/2010	TECHNOLOGY CREDIT UNION	CA	408.451.9111	MRI Survey Specialist	More Info	More like this
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In celebration of their 50th anniversary in 2010, the CU is promoting their "50 chances to win \$50 drawing". To enter members simply need to go to one of the bank's financial centers and fill out an entry form. Each quarter, they will select 50 winners and deposit \$50 into their Tech CU checking account. Members who refer a friend that opens a checking account with direct deposit also receive a \$50 gift card during the year.

4369	2/16/2010	UFB DIRECT	CA	888.580.0049	MRI Survey Specialist	More Info	More like this
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The bank's US Savings account (currently yielding 1.55% APY) is guaranteed to be in the top 10% of competitive accounts as tracked on Bankrate.com. The account has no minimums and no fees.

4353	2/2/2010	TRULIANT FEDERAL CREDIT UNION	NC	336.664.1955	CREDIT UNION JOURNAL	More Info	More like this
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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 fanbook 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

Market Rates Insight, Inc.
415.448.8803 (direct) | 800.275.5556 (main) | 415.259.0701 (fax)

ProductInsight@MarketRatesInsight.com
<http://www.MarketRatesInsight.com/new>

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

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