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# Market Rates Insight Newsletter

## ProductBuilder Alert (PBA)

**Week of February 22nd, 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 contact us via email, or call 1-800-275-5556.

Your partner in profit,

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

THE COMPETITIVE LANDSCAPE - - - WEEK OF FEBRUARY 22nd, 2010					
Institution Name	City	State	Acquired by	City	State
La Jolla Bank, FSB	La Jolla	CA	OneWest Bank, FSB	Pasadena	CA
George Washington Savings Bank	Orland Park	IL	FirstMerit Bank, NA	Akron	OH
La Coste National Bank	La Coste	TX	Community National Bank	Hondo	TX
Marco Community Bank	Marco Island	FL	Mutual of Omaha Bank	Omaha	NE

NATIONAL PRICING INDICATORS

Expect the national average APY and premiums paid on specials to remain virtually flat during the next four weeks (+/- 0.01). The average APY for regular products is forecasted to decrease only by 1 bps (to 0.71), and the premium will also drop 1 bps to 1.02. For more information visit <http://www.marketratesinsight.com/docs/NPI2.22.10.pdf>.

Item No	Pub Date	Bank Name	State	Phone	Source	More Info	More like this
4370	2/23/2010	CHARTER ONE BANK	PA	866.422.9237	MRI Survey Specialist	More Info	More like this

In continued promotion of "The Big Savings Sale" customers can now receive a ½% discount on a new Home Equity Line of Credit. The limited time "double relationship discount" applies to customers that also enroll in the bank's Gold Checking Relationship package and sign up for auto-payments on the new HELOC. With the discount, customers can pay as little as \$199 a month on a \$50,000 HELOC.

4371	2/23/2010	CLEARVIEW FEDERAL CREDIT UNION	PA	724.775.7800	MRI Survey Specialist	More Info	More like this
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In support of the Robert Morris Colonials the FCU is now home to the official RMU Rally Towel. Members can bring in a ticket stub from any RMU sporting event to receive the towel and are entered into a drawing to win a 40" flat screen TV.

4372	2/23/2010	FIRST HAWAIIAN BANK	HI	808.643.6736	MRI Survey Specialist	More Info	More like this
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Through February 27th, customers that open a "totally free checking account" receive a free family-size, one topping pizza from Papa John's as part of the bank's "Family Night" promotion. The free checking account requires no minimum balance but must be opened with \$100 (or just \$5 with a direct deposit) to receive the pizza voucher.

4373	2/23/2010	MERCANTILE BANK	FL	800.238.8681	MRI Survey Specialist	More Info	More like this
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The bank's 30M Variable rate CD is indexed to 70% of the prime rate and is guaranteed not to drop below the 2.31% initial yield. As Prime rate increases, so does the CD rate. The CD also allows additional money to be deposited and requires a \$2,500 minimum to open with a \$250,000 maximum allowed.

4374	2/23/2010	MICHIGAN FIRST CU	MI	313.345.7200	MRI Survey Specialist	More Info	More like this
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Michigan First CU rolled out a business banking website this week and said MichiganFirstBusiness.com was specifically designed with small businesses in mind. The site is designed with eight reasons to switch including business checking with no minimum balance requirements and higher savings rates and lower loan rates than most banks.

4375	2/23/2010	OKLAHOMA EMPLOYEES CREDIT UNION	OK	918.582.0850	CREDIT UNION JOURNAL	More Info	More like this
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Oklahoma Employees CU has developed a website to help state employees furloughed recently due to state budget-cutting. The website (www.helpingok.com) features a blog and a financial tools tabs to help with budgeting as well as a section highlighting resources at local, state and federal agencies that can provide assistance.

4376	2/23/2010	STATE EMPLOYEES' CREDIT UNION	NC	919.838.8114	CREDIT UNION JOURNAL	More Info	More like this
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State Employees' CU said its SECU Foundation is providing a 0% \$500,000 loan to fund construction of a new With Friends Residential Maternity Home to benefit pregnant teens or parenting girls with babies who are homeless or displaced in Gastonia, N.C.

4377	2/23/2010	SUNTRUST BANK	GA	800.786.8787	MRI Survey Specialist	More Info	More like this
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Until April 30th, 2010, customers that open up a new checking account and sign up for bill pay can earn a \$150 cash bonus. The clients receive a \$50 bonus when they open the new checking account prior to April 30th and pay three bills through online banking with the next two months. To receive the additional \$100, the client must qualify for the \$50 offer and must continue to make at least three payments each month for the next consecutive three months.

Did you miss last week's Product Builder Alert?



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Contact Information:

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PBA ALERT

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

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