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# Market Rates Insight Newsletter

## ProductBuilder Alert (PBA)

05/25/2009

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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 reply to this 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

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### The Competitive Landscape - Week of May 25th, 2009:

- **Morton Community Bank (Morton, IL),** assumes all of the deposit of **Citizens**

## National Bank (Macomb, IL)

- **Midland States Bank, (Effingham, IL)** assumes all of the deposits of **Strategic Capital Bank (Champaign, IL)**
- **BankUnited (Coral Gables, IL)** acquires the Banking Operations of **BankUnited FSB, (Coral Gables, FL)**

[Email us today and let us show you first-hand how you might use MyRI's tools to increase your competitive advantage](#)

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## NATIONAL PRICING INDICATORS

The APY variance between large banks (top 150) and smaller banks may widen after June 30, 2009 as a result of the FDIC Special Assessment announced last week. The newly-announced FDIC special Assessment of 0.05 bps is very likely to increase the current 0.31 bps national-average APY premium that smaller banks offer on deposit products.

[You may view the complete analysis by clicking here \(PDF file\).](#)

[Learn more about how MRI can optimize your pricing](#)

Item No	Pub Date	Bank Name	State	Phone	Source	More Info	More like this
4109	5/26/2009	CAMBRIDGE SAVINGS BANK	MA	800.864.2265	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
If opened before June 30th, the banks "Checkzilla" student relationship package includes no monthly fee and no minimum balance requirement for the first five years (after which it rolls into another of the bank's student package) Also included in the package: · Free Checking and Savings Accounts. · Free \$25 iTunes® gift card! · Free Cambridge Savings Debit Card. · Earn points towards free gifts with Cambridge Savings Rewards.							
4110	5/26/2009	FIFTH THIRD BANK	OH	800.972.3030	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>

The Fifth Third Relationship Savings account gives customer a double-interest savings bonus if they complete one of the following: · Monthly direct deposits of \$100 or more · One monthly checking to savings transfer of \$100 or more · Any combination of five of the following: Debit Card purchases, checks written, or online/telephone bill payments.

4111	5/26/2009	GTE FEDERAL CREDIT UNION	FL	877.243.2528	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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Tampa Bay Rays star third baseman Evan Longoria has signed with GTE FCU to be the spokesman for the credit union's new youth program, targeted at 12-to-22 year-olds and called the U22 accounts. Customers that open either the savings, checking or credit card by 09/05/2009 receive two free Rays tickets and chance to meet the third basemen. Customers also can qualify for a \$25 credit when they do all of the following: use their debit card to make a purchase, log into CU@home online, login into CU2GO for mobile account access and set up the Money Tracker program.

4112	5/26/2009	TECHNOLOGY CREDIT UNION	CA	408.451.9111	NETBANKER.COM	<a href="#">More Info</a>	<a href="#">More like this</a>
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Technology Credit Union became the first credit union with a full-featured branded native iPhone app. The application includes full online banking functionality and an ATM/shared branch finder.

4113	5/26/2009	TRULIANT CREDIT UNION	NC	335.659.1955	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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A college student won a \$3,000 innovation prize from Truliant FCU for designing a new loan product, as part of the credit union's Financial Fair last week.

4114	5/26/2009	WATER AND POWER COMMUNITY CREDIT UNION	CA	800.300.9728	MRI Survey Specialist	<a href="#">More Info</a>	<a href="#">More like this</a>
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The CU is introducing a wedding registry savings account, called MatriMoney, that will help newlyweds start saving for their futures together.

4115	5/26/2009	WELLS FARGO	CA	800.869.3557	NETBANKER	<a href="#">More Info</a>	<a href="#">More like this</a>
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The bank became the last of the "big four" banks to release a native iPhone app). The application is simple to use with the typical online banking functions: balance inquiry, transaction listings, funds transfer, bill pay and GPS- enabled ATM/branch finder. Only the 12,000 Wells or Wachovia ATMs are listed in its database. During the initial sign on, the app encouraged users to create a short account nickname to make them easier to read on the small screen. And the bank also allows customers to sign up for text-message banking

**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](mailto:ProductInsight@MarketRatesInsight.com)

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

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

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