

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
<b>Index:</b>	<b>4-Mar</b>	<b>25-Feb</b>	<b>Beginning of 2011</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Mar</b>	<b>7</b>
Dist 11 COFI	1.48%	1.51%	1.65%	<b>Index:</b>	<b>4-Mar</b>	<b>25-Feb</b>	<b>Change from 1/1/11</b>	Consumer Credit Jan \$2.5B		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 11577.51)	12169.88	12130.45 0.33%	5.12%			
3 month LIBOR	0.31%	0.31%	0.30%	NASDAQ (YE 2652.87)	2784.67	2781.05 0.13%	4.97%			
6 month LIBOR	0.46%	0.46%	0.46%	S&P 500 (YE 1257.64)	1321.15	1319.88 0.10%	5.05%			
1 year LIBOR	0.79%	0.79%	0.78%	Russell 2000 (YE 783.65)	824.99	821.95 0.37%	5.28%			
				EAFE Index (YE 1658.296)	1745.76	1731.57 0.82%	5.27%	<b>TUESDAY 8</b>		
<b>Mortgage Rates as of 5-Mar</b>				Gold / ounce (YE \$1,421.40)	\$1,428.60	\$1,409.30 1.37%	0.51%	No Major Indicators		
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$91.38)	\$104.42	\$97.88 6.68%	14.27%			
30 yr.	4.85%	4.96%	4.96%	<b>TREASURY BOND YIELDS</b>						
15 yr.	4.18%	4.26%	4.27%	<b>Term:</b>	<b>4-Mar</b>	<b>25-Feb</b>	<b>Beginning of 2011</b>			
5-yr. ARM	3.04%	3.74%	3.72%	3 Mo. (91 day)	0.12%	0.13%	0.13%	<b>WEDNESDAY 9</b>		
Home Equity LOC	N.A.	5.15%	5.16%	1 Yr.	0.23%	0.24%	0.27%	No Major Indicators		
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.69%	0.72%	0.61%			
<b>LAST WEEK'S ECONOMIC NEWS</b>				3 Yr.	1.19%	1.20%	1.00%			
Net worth of WI credit unions increased 5.76% or \$89M in 2010 Y-O-Y. Total net worth at YE2010 was \$2 billion.				5 Yr.	2.18%	2.16%	2.01%			
Total Assets of WI credit unions increased 5.71% or \$966M in 2010 Y-O-Y. Total Assets at YE2010 was \$20.7 billion.				10 Yr.	3.49%	3.42%	3.29%			
Feb's retailer gains: Limited Brands 12.0%, Penny's 6.4%, Macy's 5.8%, Kohl's 5.0%, Costco 5.0% & Target 1.8%.				30 Yr.	4.60%	4.50%	4.34%	<b>THURSDAY 10</b>		
Android smartphones grew ahead of Apple & Blackberry in US (before Verizon began selling Apple iPhones). Android held 29% of the US market, with Apple and Blackberry, tied #2 with 27% each (difference appears largest at 18-24 age).				<b>PUBLISHED DEPOSIT RATES*</b>						
January Factory Orders gained 3.1% on top of a strong December where orders were revised up 1.4% from +0.2%.				<b>Benchmarks:</b>	<b>4-Mar</b>	<b>25-Feb</b>				
According to PNC survey, 42% of women & 37% of men are planning financial affairs more carefully today, while 57% of men & 45% of women said nothing had changed. 71% of women & 61% of men expressed worry about the recession.				MM Accts.	Local Avg WI Avg	0.36 0.40	0.36 0.40	Initial Jobless Claims 5-Mar 385K		
In PNC's survey, 72% of women & 34% of men say they share responsibility in money decisions, while 63% of men & only 20% of women say they are singularly responsible. And 63% of men & 36% of women enjoy wealth accumulation.				3 Mo>\$2.5k	Local Avg WI Avg	0.26 0.33	0.26 0.33	International Trade Jan ↓\$41.0B		
WI honey production is up 15% in 2010 Y-O-Y to 4.35M lbs. as colony #s grew 8% to 68K, WI's #8 in honey-producing.				6 Mo>\$2.5k	Local Avg WI Avg	0.43 0.53	0.43 0.53	Treasury Budget Feb ↓\$225.0B		
US unemployment fell to 8.9% in Feb, lowest since April 2009. 192K jobs were added to non-farm payrolls while the avg workweek remained at 34.2 hours-creating a need to add more jobs rather than paying overtime to existing workers.				1 yr>\$2.5k	Local Avg WI Avg	0.68 0.78	0.68 0.78	<b>FRIDAY 11</b>		
February sales at Ford climbed 23% Y-O-Y. Including fleet sales, Ford sold 156,626 units up 14% Y-O-Y. The Ford Escape set a record in February, selling 18,005 Escapes, up 19% Y-O-Y.				3 yr>\$2.5k	Local Avg WI Avg	1.26 1.41	1.26 1.41	Business Inventories Jan ↑0.8%		
				5 yr>\$2.5k	Local Avg WI Avg	1.87 1.95	1.82 1.93	U of Mich Consumer Sentiment Index Mar 76.5		
				* Business Section, The Milwaukee Journal/Sentinel				Retail Sales Feb ↑1.0%		
								Retail Sales less autos ↑0.7%		