

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
Index:	5-Nov	29-Oct	Beginning of 2010	Stock Market				MONDAY	Nov	8
Dist 11 COFI	1.66%	1.71%	2.09%	Index:	5-Nov	29-Oct	Change from 1/1/10	No Major Indicators		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11444.08	11118.49 2.93%	9.74%			
3 month LIBOR	0.29%	0.29%	0.25%	NASDAQ (YE 2269.15)	2578.98	2507.41 2.85%	13.65%			
6 month LIBOR	0.44%	0.45%	0.43%	S&P 500 (YE 1115.10)	1225.85	1183.26 3.60%	9.93%			
1 year LIBOR	0.76%	0.76%	0.98%	Russell 2000 (YE 625.39)	736.59	703.35 4.73%	17.78%			
Swaps varied couple basis points up & down (avg same) FHLMC held below 4.25 for 30 yr				EAFE Index (YE 1580.77)	1671.56	1616.41 3.41%	5.74%	TUESDAY 9		
MORTGAGE RATES as of 5-Nov				Gold / ounce (YE \$1,096.20)	\$1,397.70	\$1,357.60 2.95%	27.50%	No Major Indicators		
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$79.36)	\$86.85	\$81.43 6.66%	9.44%			
30 yr.	4.37%	4.33%	4.42%	TREASURY BOND YIELDS						
15 yr.	3.83%	3.71%	3.82%	Term:	5-Nov	29-Oct	Beginning of 2010			
5-yr. ARM	3.57%	3.51%	3.59%	3 Mo. (91 day)	0.12%	0.12%	0.06%			
Home Equity LOC	N.A.	5.07%	5.07%	1 Yr.	0.21%	0.21%	0.44%	WEDNESDAY 10		
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.37%	0.34%	1.14%	International Trade	Sept	↓\$45.0B
LAST WEEK'S ECONOMIC NEWS				3 Yr.	0.50%	0.50%	1.68%	Treasury Budget	Oct	↓\$148.0B
For only the second time in the last 20 months consumer credit shows a monthly increase, up \$2.1 billion in Sept.				5 Yr.	1.10%	1.17%	2.68%	Initial Jobless Claims	6-Nov	450K
The pending existing-home sales index fell 1.8% in Sept following strong gains in the prior two months.				10 Yr.	2.54%	2.60%	3.84%	THURSDAY 11		
Oct's Nonfarm Payrolls rose 151K (more-than-expected). Yet the nation's stubborn unemployment rate remained unchanged at 9.6%. Avg workweek hours & earnings rose slightly. WI's unemployment rate was 7.8% in Sept.				30 Yr.	4.12%	3.98%	4.64%			
Most large retail chains reported a rise in "same-store" sales > 2%. Kohl's was the exception dropping 2.5% Y-O-Y.				PUBLISHED DEPOSIT RATES*						
Wisconsin residents filing for bankruptcy rose 11.5% Y-O-Y over the 1st nine months of 2010.				Benchmarks:	5-Nov	29-Oct				
5 years ago, not one WI credit union had > \$1B in deposits. Today, there are six, & CUs hold 12% of all WI deposits.				MM Accts.	Local Avg	0.45	0.46			
Ford reported its truck sales rose more than 24% in Oct, while companywide sales of all vehicles rose 19% Y-O-Y.					WI Avg	0.47	0.48	Veterans Day		
The PMI for US manufacturing grew (15th consecutive month) to 56.9% in Oct, up 2.5 percentage points M-O-M.				3 Mo>\$2.5k	Local Avg	0.32	0.33			
Small business employment grew 0.2% in Oct, equating to 2.7% annual growth rate, and about 44,000 new US jobs.					WI Avg	0.38	0.38			
The USDA reports the cost of butter is up 74%. Butter stock is down 26% M-O-M due to lower milk production, higher global demand & a lower US dollar. Consumers paid an avg \$3.24 per # in Aug, up from \$3.11 in July, and \$2.77 Y-O-Y.				6 Mo>\$2.5k	Local Avg	0.52	0.53			
FRB may buy up to \$600B in LT Treasury Bonds thru June 2011, including c.\$75B this month to stimulate slow growth.					WI Avg	0.60	0.60			
Manitowoc was the 2nd-best small city in the US to raise a family, according to Forbes magazine. Dubuque, IA was #1.				1 yr>\$2.5k	Local Avg	0.79	0.80	FRIDAY 12		
This year's cranberry crop is one of the best on record, but 8% lower than original projections because of weather.					WI Avg	0.88	0.88			
				3 yr>\$2.5k	Local Avg	1.34	1.36			
					WI Avg	1.50	1.52			
				5 yr>\$2.5k	Local Avg	1.87	1.89			
					WI Avg	1.98	1.99	U of Mich Consumer Sentiment Index Nov 69.0		
				* Business Section, The Milwaukee Journal/Sentinel						