

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
<b>Index:</b>	<b>17-Sep</b>	<b>10-Sep</b>	<b>Beginning of 2010</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Sept</b>	<b>20</b>
Dist 11 COFI	1.75%	1.75%	2.09%	<b>Index:</b>	<b>17-Sep</b>	<b>10-Sep</b>	<b>Change from 1/1/10</b>	<b>No Major Indicators</b>		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	10607.85	10462.77 1.39%	1.72%			
3 month LIBOR	0.29%	0.29%	0.25%	NASDAQ (YE 2269.15)	2315.61	2242.48 3.26%	2.05%			
6 month LIBOR	0.47%	0.49%	0.43%	S&P 500 (YE 1115.10)	1125.49	1109.55 1.44%	0.93%			
1 year LIBOR	0.79%	0.82%	0.98%	Russell 2000 (YE 625.39)	651.44	636.46 2.35%	4.17%			
				EAFE Index (YE 1580.77)	1522.54	1498.49 1.60%	-3.68%	<b>TUESDAY 21</b>		
<b>MORTGAGE RATES as of 17-Sep</b>				Gold / ounce (YE \$1,096.20)	\$1,277.50	\$1,246.50 2.49%	16.54%	<b>Housing Starts Aug 550K</b>		
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$79.36)	\$73.66	\$76.45 -3.65%	-7.18%	<b>Federal Reserve Board meets Prime Rate N.C.</b>		
30 yr.	4.60%	4.61%	4.51%	<b>TREASURY BOND YIELDS</b>						
15 yr.	4.08%	4.07%	3.97%	<b>Term:</b>	<b>17-Sep</b>	<b>10-Sep</b>	<b>Beginning of 2010</b>			
5-yr. ARM	3.62%	3.52%	3.53%	3 Mo. (91 day)	0.16%	0.14%	0.06%	<b>WEDNESDAY 22</b>		
Home Equity LOC	N.A.	5.10%	5.10%	1 Yr.	0.24%	0.25%	0.44%	<b>No Major Indicators</b>		
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.47%	0.57%	1.14%			
<b>LAST WEEK'S ECONOMIC NEWS</b>				3 Yr.	0.75%	0.89%	1.68%			
Consumer Prices were up 0.3% in August M-O-M (same as July) & up 1.5% Y-O-Y driven by food and gasoline; ex-food & energy CPI was 0.1% M-O-M & up 1.1% Y-O-Y. Midwest CPI was unchanged M-O-M & 1.1% Y-O-Y).				5 Yr.	1.44%	1.58%	2.68%			
Industrial Production grew 0.2% in August M-O-M, slower than 0.6% in July but expanded for 14th month in-a-row.				10 Yr.	2.74%	2.80%	3.84%			
Federal student loans default rate increased to 7% for 2008, vs. 6.7% in 2007. Default rate for-profit schools' loans rose from 11% to 11.6%, rate for public schools went from 5.9% to 6% & rate for private schools went from 3.7% to 4%.				30 Yr.	3.90%	3.87%	4.64%	<b>THURSDAY 23</b>		
More people are using debit cards than credit cards in 2009, as recession changes longstanding spending habits.				<b>PUBLISHED DEPOSIT RATES*</b>						
Workers on average are paying c.\$4,000 toward their family health coverage, up 14% (or \$482) from what they paid last year. The increase occurred even though total premiums, including employers contribution, rose only 3%. Since 2005, workers' premium payments grew 47%, while overall premiums rose 27%; wages increased 18% & inflation rose 12%. Also, 27% of covered workers now face annual deductibles of at least \$1,000 vs. 22% in 2009.				<b>Benchmarks:</b>	<b>17-Sep</b>	<b>10-Sep</b>				
For eleven years running, Coca-Cola is the world's top performing brand with a value of \$70.4B, up 2% from 2009.				MM Accts.	Local Avg WI Avg	0.49 0.50	0.48 0.48	<b>Initial Jobless Claims 18-Sep 450K</b>		
According to QPS, 82% of the employers surveyed in WI & IL are worried about a double dip recession in the 4th Qtr.				3 Mo>\$2.5k	Local Avg WI Avg	0.38 0.41	0.39 0.42	<b>Leading Indicators Aug ↑ 0.1%</b>		
Retail Sales rose 0.4% (2nd consecutive month & largest since March) as consumers bought back-to-school supplies. Core retail sales (ex-autos, gasoline & building materials) rose 0.6%, also highest since March.				6 Mo>\$2.5k	Local Avg WI Avg	0.60 0.65	0.61 0.66	<b>Existing Home Sales Aug 4.05M</b>		
US exports in the 1st 6 months of 2010 were 18% higher than exports in the 1st 6 months of 2009.				1 yr>\$2.5k	Local Avg WI Avg	0.89 0.94	0.91 0.95	<b>FRIDAY 24</b>		
				3 yr>\$2.5k	Local Avg WI Avg	1.52 1.62	1.55 1.64	<b>Durable Goods Orders Aug ↓ 1.0%</b>		
				5 yr>\$2.5k	Local Avg WI Avg	2.07 2.13	2.08 2.16	<b>New Home Sales Aug 290K</b>		
				* Business Section, The Milwaukee Journal/Sentinel						