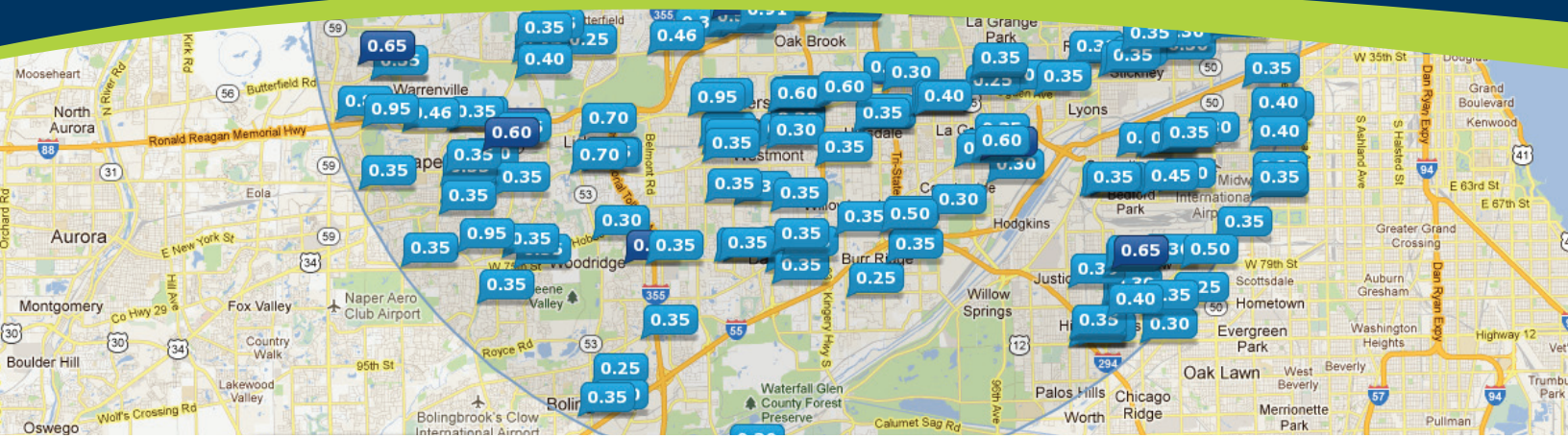


RateMap FAQs



Q HOW DOES THE "PRINT DEPOSIT REPORT" FEATURE FUNCTION?

A The "Print Deposit Report" feature allows users to print data in report format:

- Compare APYs for the available five deposit products included in RateMap.
- Compare up to ten institutions closest to the centermost point of the map.
- Adjust the institutions displayed by selecting a new location or scrolling or zooming the map.
- An unlimited number of reports can be printed as often as desired.
- Selections made in the left navigation to further modify the RateMap display do not affect the institutions displayed in the report.
- Loan rates are not currently included.

Q HOW DOES THE "RATE SLIDER" FUNCTION?

A The rate slider allows the user to modify the institutions/branches visible on the map. As the slider bar is moved left or right, only those institutions with rates above the current selection will display on the map. This may help reduce the overlap of information viewed when a large area is selected.

Q WHY AM I UNABLE TO SEE RATES FOR OTHER PRODUCTS?

A The products chosen were based on those most commonly offered in order to meet the needs of the greatest number of potential users. Additional rates can be purchased on an individual basis through RateWatch.

Q HOW CAN I OBTAIN ADDITIONAL COMPETITIVE PRICING INFORMATION?

A RateWatch has the ability to survey any of your competitors' rates and fees for deposits and loans, and deliver it to you in a convenient and easy to use format through a subscription based service. All users of the League InfoSight RateMap powered by RateWatch are entitled to exclusive RateWatch discounts. Please contact RateWatch at 800.348.1831 or rwsales@rate-watch.com to learn more.

Q HOW ARE INSTITUTION REVIEWS OBTAINED?

A The member reviews provided within RateMap are pulled directly through a feed from public review websites such as Yelp. All available reviews are shown to provide an unbiased perspective for the benefit of all users.

Q WHO HAS ACCESS TO THE INFORMATION ON THIS RATEMAP?

A The League InfoSight RateMap, powered by RateWatch, is available exclusively to the affiliated credit unions of the state credit union leagues that have opted to provide this tool as an added value of league membership.

RateMap FAQs - Continued



Q HOW OFTEN IS THE RATE INFORMATION UPDATED?

A New rate information is added every day, but the full data set is refreshed weekly for deposits and monthly for loans.

Q HOW IS THE RATE INFORMATION OBTAINED?

A RateWatch uses a combination of processes to obtain interest rate and fee information.

- Most data is provided directly by the financial institutions by e-mail, direct data feed, or by uploading the data to the RateWatch website.
- Call center representatives call institutions and take data over the phone.
- Website “scraping” – proprietary software efficiently and accurately reads institutions’ websites to pull the appropriate data into the database. This data must pass strict quality checks to ensure information is accurate, current and fits standardization requirements.

Q WHY DO FINANCIAL INSTITUTIONS PROVIDE THE DATA?

A Financial institutions voluntarily provide RateWatch with pricing information. They understand that all institutions need to monitor the pricing of their competitors and the system works best when the majority are willing to share their pricing information. Additionally, after more than 20 years of serving the banking industry, most institutions are familiar with and trust RateWatch to accurately represent their pricing information in an unbiased light.

Q WHAT MAKES RATEWATCH DATA DIFFERENT FROM OTHER SOURCES?

A The data available from RateWatch is significantly superior to other sources for the following reasons:

- All information is provided to RateWatch voluntarily and is completely unbiased.
- The data covers not only national institutions, but also community banks and credit unions.
- The rate and fee information is populated down to the branch level so the user can see pricing differences within a single institution in different areas of the country.
- The data is updated far more frequently than most other sources - weekly for deposit rates and monthly for loan rates.
- Standardization methodology makes the data ideal for competitive comparisons.
- Quality control methodology utilized at every step of the data collection process ensures the most accurate data available.