

Report as of
May 30, 2018

3-Month CD			
Rank	Institution	APY	Change
1	AllSouth FCU	0.45	
2	Palmetto Citizens FCU	0.45	
3	South State Bank	0.40	0.30
4	CPM FCU	0.30	
5	Heritage Trust FCU	0.30	
6	USAA Bank	0.30	
7	SCU State CU	0.25	
8	First Community Bank	0.20	
9	Latitude 32 CU	0.20	
10	SC FCU	0.20	
11	Capital Bank	0.05	
12	First Citizens Bank	0.05	
13	Wells Fargo	0.05	
14	Bank of America	0.03	
15	BB&T	0.03	
Market		Current	Prior
Highest APY		0.45	0.45
MEDIAN		0.20	0.20
AVERAGE		0.22	0.20

6-Month CD			
Rank	Institution	APY	Change
1	Grow Financial FCU	0.85	
2	USAA Bank	0.56	
3	AllSouth FCU	0.55	
4	CPM FCU	0.50	
5	Palmetto Citizens FCU	0.50	
6	Heritage Trust FCU	0.45	
7	South State Bank	0.40	0.20
8	Latitude 32 CU	0.35	
9	SC FCU	0.35	
10	SCU State CU	0.30	
11	First Community Bank	0.25	
12	Capital Bank	0.10	
13	BB&T	0.05	
14	First Citizens Bank	0.05	
15	Wells Fargo	0.05	
16	Bank of America	0.03	
Market		Current	Prior
Highest APY		0.85	0.85
MEDIAN		0.35	0.33
AVERAGE		0.33	0.32

1-Year CD			
Rank	Institution	APY	Change
1	Grow Financial FCU	1.30	
2	AllSouth FCU	0.80	
3	Heritage Trust FCU	0.80	
4	South State Bank	0.75	0.20
5	USAA Bank	0.71	
6	CPM FCU	0.70	
7	Palmetto Citizens FCU	0.66	
8	Safe FCU	0.65	
9	Latitude 32 CU	0.60	
10	SC FCU	0.55	
11	SCU State CU	0.45	
12	First Community Bank	0.30	
13	Capital Bank	0.15	
14	BB&T	0.10	
15	First Citizens Bank	0.10	
16	Wells Fargo	0.10	
17	Bank of America	0.05	
Market		Current	Prior
Highest APY		1.30	1.30
MEDIAN		0.60	0.55
AVERAGE		0.52	0.50

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18-Month CD			
Rank	Institution	APY	Change
1	Grow Financial FCU	1.40	
2	South State Bank	0.80	0.20
3	USAA Bank	0.76	
4	Safe FCU	0.75	
5	CPM FCU	0.70	
6	Palmetto Citizens FCU	0.69	
7	SCU State CU	0.65	
8	SC FCU	0.60	
9	First Community Bank	0.30	
10	Capital Bank	0.20	
11	BB&T	0.15	
12	First Citizens Bank	0.10	
13	Bank of America	0.07	
Market		Current	Prior
Highest APY		1.40	1.40
MEDIAN		0.65	0.60
AVERAGE		0.55	0.54

2-Year CD			
Rank	Institution	APY	Change
1	Grow Financial FCU	1.55	
2	USAA Bank	1.51	
3	AllSouth FCU	1.31	
4	Safe FCU	1.06	
5	Heritage Trust FCU	1.05	
6	CPM FCU	0.90	
7	South State Bank	0.85	0.20
8	Palmetto Citizens FCU	0.81	
9	Latitude 32 CU	0.80	
10	SCU State CU	0.76	
11	SC FCU	0.75	
12	First Community Bank	0.40	
13	Capital Bank	0.25	
14	BB&T	0.20	
15	First Citizens Bank	0.20	
16	Bank of America	0.10	
Market		Current	Prior
Highest APY		1.55	1.55
MEDIAN		0.81	0.78
AVERAGE		0.78	0.77

3-Year CD			
Rank	Institution	APY	Change
1	AllSouth FCU	1.81	
2	Grow Financial FCU	1.80	
3	USAA Bank	1.71	
4	Safe FCU	1.26	
5	Heritage Trust FCU	1.25	
6	Palmetto Citizens FCU	1.11	
7	CPM FCU	1.10	
8	Latitude 32 CU	1.00	
9	SCU State CU	0.96	
10	South State Bank	0.95	0.20
11	SC FCU	0.90	
12	First Community Bank	0.60	
13	Bank of America	0.55	
14	BB&T	0.40	
15	Capital Bank	0.35	
16	First Citizens Bank	0.25	
Market		Current	Prior
Highest APY		1.81	1.81
MEDIAN		0.98	0.98
AVERAGE		1.00	0.99

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4-Year CD			
Rank	Institution	APY	Change
1	Grow Financial FCU	2.05	
2	USAA Bank	1.87	
3	Heritage Trust FCU	1.60	
4	CPM FCU	1.51	
5	Safe FCU	1.36	
6	Palmetto Citizens FCU	1.31	
7	Latitude 32 CU	1.25	
8	South State Bank	1.21	0.21
9	SCU State CU	1.16	
10	Bank of America	0.65	
11	First Community Bank	0.60	
12	Capital Bank	0.55	
13	BB&T	0.45	
14	First Citizens Bank	0.30	
Market		Current	Prior
Highest APY		2.05	2.05
MEDIAN		1.23	1.21
AVERAGE		1.13	1.12

5-Year CD			
Rank	Institution	APY	Change
1	AllSouth FCU	2.47	
2	Grow Financial FCU	2.40	
3	USAA Bank	2.12	
4	Heritage Trust FCU	1.90	
5	CPM FCU	1.71	
6	Safe FCU	1.70	
7	Palmetto Citizens FCU	1.50	
8	Latitude 32 CU	1.40	
9	SCU State CU	1.31	
10	SC FCU	1.25	
11	South State Bank	1.21	0.21
12	Capital Bank	0.90	
13	First Community Bank	0.90	
14	Bank of America	0.75	
15	BB&T	0.50	
16	First Citizens Bank	0.35	
Market		Current	Prior
Highest APY		2.47	2.47
MEDIAN		1.36	1.36
AVERAGE		1.40	1.39

Savings			
Rank	Institution	APY	Change
1	Palmetto Citizens FCU	0.24	
2	Safe FCU	0.20	
3	AllSouth FCU	0.15	
4	SCU State CU	0.15	
5	Grow Financial FCU	0.10	
6	Heritage Trust FCU	0.10	
7	Capital Bank	0.05	
8	First Community Bank	0.05	
9	Latitude 32 CU	0.05	
10	SC FCU	0.05	
11	South State Bank	0.05	
12	USAA Bank	0.05	
13	Bank of America	0.03	
14	CPM FCU	0.02	
15	BB&T	0.01	
16	First Citizens Bank	0.01	
17	Regions Bank	0.01	
18	Wells Fargo	0.01	
Market		Current	Prior
Highest APY		0.24	0.24
MEDIAN		0.05	0.05
AVERAGE		0.07	0.07

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\$10,000 Money Market			
Rank	Institution	APY	Change
1	BB&T	1.15	
2	CPM FCU	0.85	
3	Palmetto Citizens FCU	0.52	0.06
4	SCU State CU	0.40	
5	Heritage Trust FCU	0.33	
6	AllSouth FCU	0.30	
7	South State Bank	0.30	
8	First Community Bank	0.20	0.05
9	Safe FCU	0.20	
10	USAA Bank	0.20	
11	Grow Financial FCU	0.15	
12	SC FCU	0.15	
13	Capital Bank	0.10	
14	Wells Fargo	0.08	
15	First Citizens Bank	0.05	
16	Regions Bank	0.05	
17	Bank of America	0.04	
Market		Current	Prior
Highest APY		1.15	1.15
MEDIAN		0.20	0.20
AVERAGE		0.30	0.29

\$25,000 Money Market			
Rank	Institution	APY	Change
1	BB&T	1.15	
2	CPM FCU	1.00	
3	Wells Fargo	0.70	
4	Palmetto Citizens FCU	0.67	0.06
5	SCU State CU	0.50	
6	Heritage Trust FCU	0.39	
7	AllSouth FCU	0.35	
8	Grow Financial FCU	0.35	
9	Safe FCU	0.30	
10	South State Bank	0.30	
11	First Community Bank	0.25	0.05
12	USAA Bank	0.25	
13	SC FCU	0.20	
14	Capital Bank	0.10	
15	Regions Bank	0.10	
16	Bank of America	0.05	
17	First Citizens Bank	0.05	
Market		Current	Prior
Highest APY		1.15	1.15
MEDIAN		0.30	0.30
AVERAGE		0.39	0.39

\$50,000 Money Market			
Rank	Institution	APY	Change
1	Capital Bank	1.51	
2	BB&T	1.15	
3	CPM FCU	1.00	
4	Wells Fargo	0.70	
5	Palmetto Citizens FCU	0.67	0.06
6	Heritage Trust FCU	0.55	
7	SCU State CU	0.50	
8	Grow Financial FCU	0.45	
9	AllSouth FCU	0.40	
10	Safe FCU	0.35	
11	South State Bank	0.30	-0.10
12	USAA Bank	0.30	
13	First Community Bank	0.25	0.05
14	SC FCU	0.25	
15	Regions Bank	0.20	
16	Bank of America	0.06	
17	First Citizens Bank	0.05	
Market		Current	Prior
Highest APY		1.51	1.51
MEDIAN		0.40	0.40
AVERAGE		0.51	0.51

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SPECIALS			
Rank	Institution	APY	Description
1	South State Bank	2.32	49 month fixed rate.
2	Capital Bank	2.17	21 mo fixed rate new \$ w/relion.
3	South State Bank	2.17	25 month fixed rate.
4	Safe FCU	2.06	60 mo fixed rate. \$100K min.
5	Capital Bank	2.02	14 month fixed rate new \$ w/relion.
6	CPM FCU	2.02	30 month fixed rate.
7	BB&T	2.00	24 month fixed rate.
8	Regions Bank	2.00	70 mo fixed rate w/rel. \$10K min.
9	Safe FCU	1.96	60 mo fixed rate. \$50K min.
10	South State Bank	1.86	13 month fixed rate.
11	Wells Fargo	1.70	58 month fixed rate w/rel.
12	Capital Bank	1.66	7 mo fixed rate w/rel. New \$.
13	First Community Bank	1.65	19 month fixed rate.
14	Wells Fargo	1.65	39 month fixed rate w/rel.
15	Palmetto Citizens FCU	1.55	60 mo fixed rate \$50K min.
16	CPM FCU	1.51	15 month fixed rate.
17	BB&T	1.50	18 month fixed rate.
18	First Community Bank	1.50	11 month fixed rate.
19	Regions Bank	1.50	36 mo fixed w/rel. \$10K min.
20	SC FCU	1.50	60 mo fixed rate w/cfg.
21	First Community Bank	1.40	11 month fixed rate.
22	Wells Fargo	1.35	19 month fixed rate w/rel.
23	Safe FCU	1.16	30 mo fixed rate. \$50K min.
24	CPM FCU	1.15	10 month fixed rate.
25	First Citizens Bank	1.01	47 month fixed rate.
26	Regions Bank	1.01	18 mo fixed rate w/rel. \$10K min.
27	SC FCU	0.90	36 mo step rate. \$50K min.
28	AllSouth FCU	0.65	12 month add-on.
29	Latitude 32 CU	0.65	24 month flex rate.
30	Palmetto Citizens FCU	0.61	24 mo step rate.
31	Palmetto Citizens FCU	0.56	12 month add-on.
32	First Citizens Bank	0.55	19 month fixed rate.
33	BB&T	0.25	30 month "can't lose" rate.
34	Bank of America	0.07	12 month fixed rate \$10K min.

Economic News	
TREASURIES: 3mo 1.923%; 6mo 2.077%; 1yr 2.219%; 2yr 2.403%; 5yr 2.683%; 10yr 2.856 %.	NATIONAL RATES: Sav 0.07%; Int Ckg 0.05%; MMkt 0.12%; 1mo 0.08%; 3mo 0.14%; 6mo 0.22%; 1yr 0.38%; 2yr 0.56%; 3yr 0.71%; 4yr 0.82%; 5yr 1.03%.

SOURCE: Wall Street Journal May 30, 2018

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