



Report as of  
May 30, 2018

18-Month CD					2-Year CD					3-Year CD					
Rank	Institution	Rate	APY	Change	Rank	Institution	Rate	APY	Change	Rank	Institution	Rate	APY	Change	
1	BMO Harris Bank	2.23	2.25		1	Paramount Bank	2.23	2.25		1	Paramount Bank	2.48	2.50		
2	Busey Bank	1.99	2.00		2	Scott CU	2.25	2.25	0.75	2	Sterling Bank	2.48	2.50		
3	Paramount Bank	1.99	2.00		3	Sterling Bank	2.08	2.10		3	Community America CU	2.10	2.10		
4	Community America CU	1.80	1.80		4	Community America CU	1.90	1.90		4	Midland States Bank	2.00	2.00		
5	Gateway Metro CU	1.59	1.60		5	Gateway Metro CU	1.74	1.75		5	Gateway Metro CU	1.89	1.90		
6	Midwest Bankcentre	1.59	1.60		6	Reliance Bank	1.74	1.75		6	Health Care Family CU	1.90	1.90	0.15	
7	Reliance Bank	1.59	1.60		7	Members 1st CU	1.70	1.70	0.25	7	Members 1st CU	1.90	1.90	0.10	
8	Alliance CU	1.36	1.36		8	Health Care Family CU	1.60	1.60	0.10	8	Reliance Bank	1.89	1.90		
9	Cass Commercial Bank	1.35	1.36		9	Alliance CU	1.56	1.56		9	Alliance CU	1.85	1.86		
10	FCB South County Bank	1.34	1.35	0.90	10	First Community CU	1.55	1.55		10	First Community CU	1.85	1.85		
11	First Community CU	1.34	1.35		11	Cass Commercial Bank	1.50	1.51		11	Cass Commercial Bank	1.75	1.76		
12	Scott CU	1.35	1.35		12	West Community CU	1.50	1.51		12	Royal Bank	1.75	1.76		
13	Arsenal Credit Union	1.29	1.30		13	1st Financial FCU	1.48	1.50		13	West Community CU	1.75	1.76		
14	Royal Bank	1.25	1.26		14	Arsenal Credit Union	1.49	1.50		14	Neighbors CU	1.74	1.75		
15	West Community CU	1.25	1.26		15	FCB South County Bank	1.49	1.50	0.90	15	Scott CU	1.75	1.75		
16	Neighbors CU	1.24	1.25		16	Neighbors CU	1.49	1.50		16	Arsenal Credit Union	1.69	1.70		
17	Midwest Regional Bk	1.19	1.20		17	Royal Bank	1.45	1.46		17	Century CU	1.69	1.70	-0.10	
18	Anheuser-Busch EmplCU	1.14	1.15	0.05	18	Century CU	1.44	1.45	-0.10	18	FCB South County Bank	1.69	1.70	0.70	
19	Midland States Bank	1.15	1.15		19	Midland States Bank	1.45	1.45		19	Midwest Regional Bk	1.59	1.60		
20	Carrollton Bank	1.10	1.10		20	Midwest Regional Bk	1.39	1.40		20	St. Louis Community CU	1.60	1.60		
21	First Advantage Bank	1.05	1.05		21	St. Louis Community CU	1.40	1.40		21	First State Bank	1.50	1.50		
22	Triad Bank	1.00	1.00		22	Anheuser-Busch EmplCU	1.24	1.25	0.05	22	Anheuser-Busch EmplCU	1.44	1.45	0.05	
23	Vantage CU	1.00	1.00		23	Carrollton Bank	1.24	1.25		23	Triad Bank	1.44	1.45		
24	Jefferson Bank & Trust	0.85	0.85		24	Triad Bank	1.19	1.20		24	Carrollton Bank	1.39	1.40		
25	Lindell Bank & Trust	0.80	0.80		25	First Advantage Bank	1.15	1.15		25	Vantage CU	1.40	1.40		
26	First Bank	0.75	0.75		26	Vantage CU	1.15	1.15		26	Citizens National Bank	1.30	1.30		
27	Missouri Valley FCU	0.75	0.75		27	Citizens National Bank	1.10	1.10		27	Jefferson Bank & Trust	1.30	1.30		
28	Enterprise Bank	0.70	0.70		28	Jefferson Bank & Trust	1.00	1.00		28	Missouri Valley FCU	1.29	1.30		
29	GCS Federal CU	0.70	0.70		29	Midwest Members CU	1.00	1.00		29	Midwest Members CU	1.25	1.26		
30	Midwest Members CU	0.65	0.65		30	Missouri Valley FCU	0.90	0.90		30	First Advantage Bank	1.24	1.25		
31	<b>St. Louis Bank</b>	<b>0.65</b>	<b>0.65</b>		31	Montgomery Bank	0.85	0.85		31	GCS Federal CU	1.10	1.10		
32	Apex Financial CU	0.56	0.56		32	<b>St. Louis Bank</b>	<b>0.85</b>	<b>0.85</b>		32	<b>St. Louis Bank</b>	<b>1.10</b>	<b>1.10</b>		
33	1st Financial FCU	0.54	0.55		33	GCS Federal CU	0.80	0.80		33	Montgomery Bank	1.05	1.05		
34	Montgomery Bank	0.55	0.55		34	Apex Financial CU	0.75	0.75		34	Apex Financial CU	1.00	1.01		
35	First State Bank	0.50	0.50		35	Enterprise Bank	0.75	0.75		35	1st Financial FCU	0.99	1.00		
36	Providence Bank	0.50	0.50		36	First State Bank	0.75	0.75		36	Bank of Edwardsville	1.00	1.00		
37	Rockwood Bank	0.50	0.50		37	Midwest Bankcentre	0.75	0.75		37	Midwest Bankcentre	1.00	1.00		
38	St. John's Bank & Trust	0.50	0.50		38	Bank of Edwardsville	0.65	0.65		38	Enterprise Bank	0.85	0.85		
39	Bank of Edwardsville	0.40	0.40		39	First Community National Bk	0.65	0.65		39	First Community National Bk	0.85	0.85		
40	New Frontier Bank	0.40	0.40		40	Providence Bank	0.60	0.60		40	St. John's Bank & Trust	0.80	0.80		
41	Bk of O'Fallon(IL)	0.35	0.35		41	Rockwood Bank	0.60	0.60		41	Bank of America	0.75	0.75		
42	Great Southern Bank	0.35	0.35		42	Great Southern Bank	0.55	0.55		42	Bk of O'Fallon(IL)	0.75	0.75		
43	Meramec Valley Bank	0.35	0.35		43	Bk of O'Fallon(IL)	0.50	0.50		43	Electro Savings CU	0.75	0.75		
44	Simmons First NB	0.35	0.35		44	Electro Savings CU	0.50	0.50		44	Rockwood Bank	0.75	0.75		
45	UMB Bank	0.30	0.30		45	New Frontier Bank	0.50	0.50		45	UMB Bank	0.75	0.75		
46	Central Bank of STL	0.25	0.25		46	Meramec Valley Bank	0.45	0.45		46	Providence Bank	0.70	0.70		
47	PNC Bank	0.18	0.18		47	Simmons First NB	0.45	0.45		47	Great Southern Bank	0.65	0.65		
48	County CU	0.15	0.15		48	St. John's Bank & Trust	0.40	0.40		48	New Frontier Bank	0.65	0.65		
49	U.S. Bank	0.15	0.15		49	Busey Bank	0.35	0.35		49	Simmons First NB	0.65	0.65		
50	Bank of America	0.07	0.07		50	Central Bank of STL	0.35	0.35		50	Meramec Valley Bank	0.60	0.60		
					51	First Bank	0.35	0.35		51	Central Bank of STL	0.50	0.50		
					52	UMB Bank	0.35	0.35		52	BMO Harris Bank	0.40	0.40		
					53	BMO Harris Bank	0.30	0.30		53	Busey Bank	0.40	0.40		
					54	Commerce Bank	0.30	0.30		54	Commerce Bank	0.35	0.35		
					55	County CU	0.30	0.30		55	County CU	0.35	0.35		
					56	PNC Bank	0.25	0.25		56	U.S. Bank	0.35	0.35		
					57	Lindell Bank & Trust	0.20	0.20		57	PNC Bank	0.30	0.30		
					58	U.S. Bank	0.20	0.20		58	Lindell Bank & Trust	0.20	0.20		
					59	Bank of America	0.10	0.10							
			Current	Prior				Current	Prior				Current	Prior	
	<b>Highest APY</b>		<b>2.25</b>	2.25		<b>Highest APY</b>		<b>2.25</b>	2.25		<b>Highest APY</b>		<b>2.50</b>	2.50	
		Q3	1.29	1.26			Q3	1.50	1.48			Q3	1.74	1.75	
	<b>MEDIAN</b>		<b>0.78</b>	0.75		<b>MEDIAN</b>		<b>0.90</b>	0.85		<b>MEDIAN</b>		<b>1.26</b>	1.18	
		Q1	0.50	0.46			Q1	0.50	0.50			Q1	0.75	0.75	
	<b>Lowest APY</b>		<b>0.07</b>	0.07		<b>Lowest APY</b>		<b>0.10</b>	0.10		<b>Lowest APY</b>		<b>0.20</b>	0.20	
	<b>AVERAGE</b>		<b>0.90</b>	0.88		<b>AVERAGE</b>		<b>1.00</b>	0.97		<b>AVERAGE</b>		<b>1.22</b>	1.20	
	<b>MODE</b>		<b>0.50</b>	0.35		<b>MODE</b>		<b>1.50</b>	1.50		<b>MODE</b>		<b>0.75</b>	0.75	



Report as of  
May 30, 2018

\$10,000 Money Market					\$25,000 Money Market					\$50,000 Money Market				
Rank	Institution	Rate	APY	Change	Rank	Institution	Rate	APY	Change	Rank	Institution	Rate	APY	Change
1	U.S. Bank	1.24	1.25		1	U.S. Bank	1.24	1.25		1	PNC Bank	1.24	1.25	0.10
2	Meramec Valley Bank	1.00	1.00		2	PNC Bank	1.14	1.15	0.05	2	U.S. Bank	1.24	1.25	
3	PNC Bank	1.00	1.00		3	Alliance CU	1.05	1.05		3	Alliance CU	1.14	1.14	
4	Alliance CU	0.96	0.96		4	Meramec Valley Bank	1.00	1.00		4	Meramec Valley Bank	1.00	1.00	
5	Cass Commercial Bank	0.80	0.80		5	Cass Commercial Bank	0.80	0.80		5	Sterling Bank	1.00	1.00	
6	Carrollton Bank	0.75	0.75		6	Carrollton Bank	0.75	0.75		6	Carrollton Bank	0.80	0.80	
7	Scott CU	0.70	0.70		7	Scott CU	0.75	0.75		7	Cass Commercial Bank	0.80	0.80	
8	Century CU	0.55	0.55		8	Sterling Bank	0.75	0.75		8	Community America CU	0.80	0.80	
9	FCB South County Bank	0.55	0.55		9	Century CU	0.60	0.60		9	Scott CU	0.80	0.80	
10	Health Care Family CU	0.55	0.55	0.10	10	Community America CU	0.60	0.60		10	Gateway Metro CU	0.75	0.75	
11	St. Louis Community CU	0.50	0.50		11	Electro Savings CU	0.60	0.60		11	Health Care Family CU	0.75	0.75	0.15
12	Sterling Bank	0.50	0.50		12	FCB South County Bank	0.60	0.60		12	Royal Bank	0.75	0.75	
13	First Community CU	0.45	0.45		13	Health Care Family CU	0.60	0.60	0.05	13	Century CU	0.65	0.65	
14	Gateway Metro CU	0.45	0.45		14	St. Louis Community CU	0.60	0.60		14	FCB South County Bank	0.65	0.65	
15	Members 1st CU	0.45	0.45		15	Gateway Metro CU	0.55	0.55		15	Members 1st CU	0.65	0.65	
16	Royal Bank	0.45	0.45		16	Members 1st CU	0.55	0.55		16	St. Louis Community CU	0.65	0.65	
17	Triad Bank	0.40	0.40		17	Royal Bank	0.55	0.55		17	Electro Savings CU	0.60	0.60	
18	Anheuser-Busch EmplCU	0.30	0.30		18	First Community CU	0.50	0.50		18	Regions Bank	0.60	0.60	
19	Great Southern Bank	0.30	0.30		19	Anheuser-Busch EmplCU	0.40	0.40		19	First Community CU	0.55	0.55	
	<b>20 St. Louis Bank</b>	<b>0.30</b>	<b>0.30</b>		20	BMO Harris Bank	0.40	0.40		20	Anheuser-Busch EmplCU	0.50	0.50	
21	Vantage CU	0.30	0.30		21	Citizens National Bank	0.40	0.40		21	BMO Harris Bank	0.50	0.50	
22	West Community CU	0.30	0.30		22	Triad Bank	0.40	0.40		22	Citizens National Bank	0.50	0.50	
23	Citizens National Bank	0.25	0.25		23	Vantage CU	0.35	0.35		23	Midwest Bankcentre	0.50	0.50	
24	Community America CU	0.25	0.25		24	West Community CU	0.35	0.35		24	Triad Bank	0.50	0.50	
25	First Bank	0.25	0.25		25	Great Southern Bank	0.31	0.31		25	Vantage CU	0.45	0.45	
26	Jefferson Bank & Trust	0.25	0.25		26	Apex Financial CU	0.30	0.30		26	Apex Financial CU	0.40	0.40	
27	Midwest Regional Bk	0.24	0.25		27	Jefferson Bank & Trust	0.30	0.30		27	Jefferson Bank & Trust	0.40	0.40	
28	Midland States Bank	0.23	0.23			<b>28 St. Louis Bank</b>	<b>0.30</b>	<b>0.30</b>		28	West Community CU	0.40	0.40	
29	Arsenal Credit Union	0.20	0.20		29	Arsenal Credit Union	0.25	0.25		29	Midland States Bank	0.35	0.35	
30	Bk of O'Fallon(IL)	0.20	0.20		30	First Advantage Bank	0.25	0.25	0.05	30	Great Southern Bank	0.32	0.32	
31	BMO Harris Bank	0.20	0.20		31	First Bank	0.25	0.25		31	Arsenal Credit Union	0.30	0.30	
32	First Advantage Bank	0.20	0.20	0.05	32	GCS Federal CU	0.25	0.25		32	First Advantage Bank	0.30	0.30	0.05
33	GCS Federal CU	0.20	0.20		33	Midwest Regional Bk	0.24	0.25		33	GCS Federal CU	0.30	0.30	
34	Neighbors CU	0.20	0.20		34	Neighbors CU	0.25	0.25		34	Lindell Bank & Trust	0.30	0.30	
35	Reliance Bank	0.20	0.20		35	Regions Bank	0.25	0.25		35	Midwest Members CU	0.30	0.30	
36	Apex Financial CU	0.15	0.15		36	Midland States Bank	0.23	0.23		36	Neighbors CU	0.30	0.30	
37	Electro Savings CU	0.15	0.15		37	Bk of O'Fallon(IL)	0.20	0.20		37	Reliance Bank	0.30	0.30	
38	Enterprise Bank	0.15	0.15		38	Midwest Members CU	0.20	0.20			<b>38 St. Louis Bank</b>	<b>0.30</b>	<b>0.30</b>	
39	Midwest Bankcentre	0.15	0.15		39	New Frontier Bank	0.20	0.20		39	First Bank	0.25	0.25	
40	Midwest Members CU	0.15	0.15		40	Providence Bank	0.20	0.20		40	First Community National Bk	0.25	0.25	
41	New Frontier Bank	0.15	0.15		41	Reliance Bank	0.20	0.20		41	Midwest Regional Bk	0.24	0.25	
42	Simmons First NB	0.15	0.15		42	Bank of Edwardsville	0.15	0.15		42	Paramount Bank	0.25	0.25	
43	Bank of Edwardsville	0.10	0.10		43	Enterprise Bank	0.15	0.15		43	Bank of Edwardsville	0.20	0.20	
44	First State Bank	0.10	0.10		44	Midwest Bankcentre	0.15	0.15		44	Bk of O'Fallon(IL)	0.20	0.20	
45	Paramount Bank	0.10	0.10		45	Paramount Bank	0.15	0.15		45	Busey Bank	0.20	0.20	
46	Providence Bank	0.10	0.10		46	Simmons First NB	0.15	0.15		46	Enterprise Bank	0.20	0.20	
47	Montgomery Bank	0.08	0.08		47	St. John's Bank & Trust	0.15	0.15	0.05	47	New Frontier Bank	0.20	0.20	
48	Commerce Bank	0.07	0.07		48	UMB Bank	0.15	0.15		48	Providence Bank	0.20	0.20	
49	1st Financial FCU	0.05	0.05		49	Busey Bank	0.10	0.10		49	St. John's Bank & Trust	0.20	0.20	0.05
50	Busey Bank	0.05	0.05		50	Central Bank of STL	0.10	0.10		50	Simmons First NB	0.15	0.15	
51	Central Bank of STL	0.05	0.05		51	First State Bank	0.10	0.10		51	UMB Bank	0.15	0.15	
52	First Community National Bk	0.05	0.05		52	Lindell Bank & Trust	0.10	0.10		52	1st Financial FCU	0.10	0.10	
53	Lindell Bank & Trust	0.05	0.05		53	Rockwood Bank	0.10	0.10		53	Central Bank of STL	0.10	0.10	
54	Missouri Valley FCU	0.05	0.05		54	Montgomery Bank	0.08	0.08		54	Commerce Bank	0.10	0.10	-0.05
55	Regions Bank	0.05	0.05		55	Commerce Bank	0.07	0.07	-0.03	55	First State Bank	0.10	0.10	
56	Rockwood Bank	0.05	0.05		56	1st Financial FCU	0.05	0.05		56	Rockwood Bank	0.10	0.10	
57	St. John's Bank & Trust	0.05	0.05		57	Bank of America	0.05	0.05		57	Montgomery Bank	0.08	0.08	
58	UMB Bank	0.05	0.05		58	First Community National Bk	0.05	0.05		58	Bank of America	0.06	0.06	
59	Bank of America	0.04	0.04		59	Missouri Valley FCU	0.05	0.05		59	Missouri Valley FCU	0.05	0.05	

		Current	Prior
<b>Highest APY</b>		<b>1.25</b>	1.25
	Q3	0.45	0.45
<b>MEDIAN</b>		<b>0.20</b>	0.20
	Q1	0.10	0.10
<b>Lowest APY</b>		<b>0.04</b>	0.04
<b>AVERAGE</b>		<b>0.30</b>	0.30
<b>MODE</b>		0.05	0.05

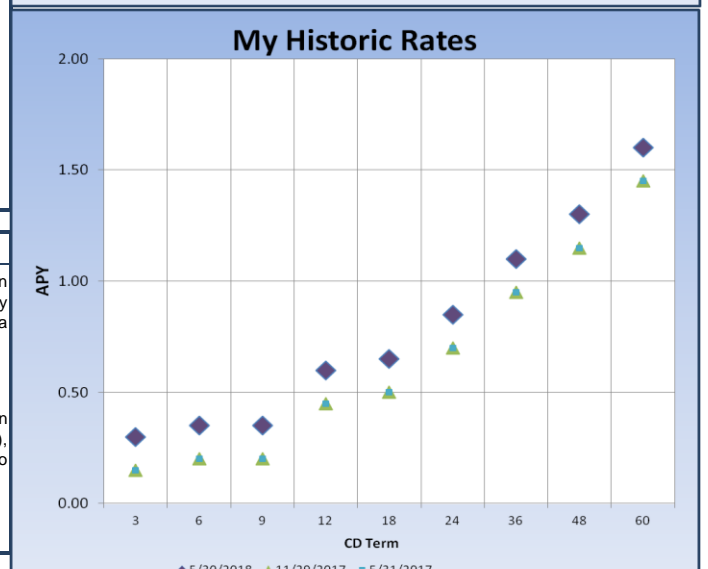
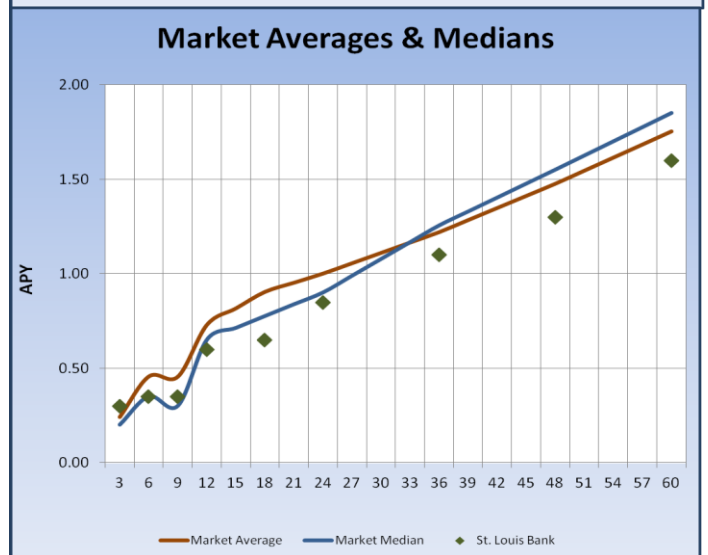
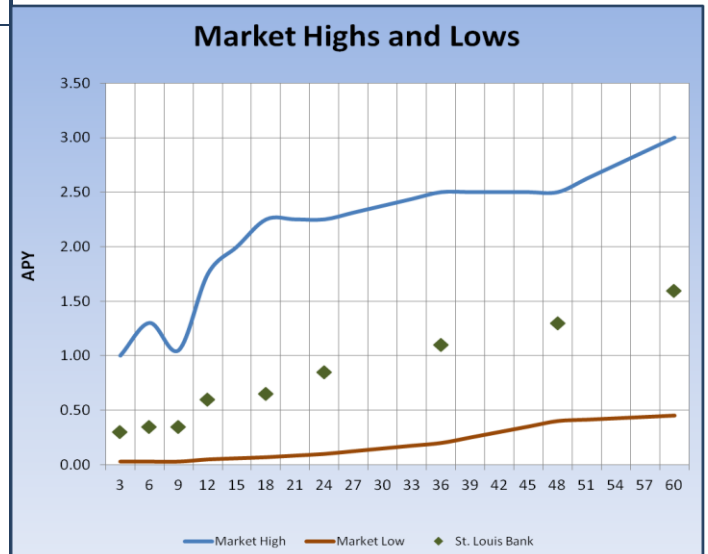
		Current	Prior
<b>Highest APY</b>		<b>1.25</b>	1.25
	Q3	0.55	0.55
<b>MEDIAN</b>		<b>0.25</b>	0.25
	Q1	0.15	0.15
<b>Lowest APY</b>		<b>0.05</b>	0.05
<b>AVERAGE</b>		<b>0.37</b>	0.36
<b>MODE</b>		0.25	0.10

		Current	Prior
<b>Highest APY</b>		<b>1.25</b>	1.25
	Q3	0.65	0.63
<b>MEDIAN</b>		<b>0.32</b>	0.32
	Q1	0.20	0.20
<b>Lowest APY</b>		<b>0.05</b>	0.05
<b>AVERAGE</b>		<b>0.44</b>	0.44
<b>MODE</b>		0.30	0.30

Report as of  
May 30, 2018

SPECIALS				
Rank	Institution	Rate	APY	Description
1	Gateway Metro CU	9.65	10.00	Youth CD. \$1000 max.
2	Century CU	5.00	5.09	Kids savings \$1000 max.
3	Montgomery Bank	4.92	5.01	Kids savings \$500 max.
4	1st Financial FCU	4.89	5.01	Savings \$250 max.
5	Community America CU	4.00	4.00	High Int Sav \$1500 MAX.
6	BMO Harris Bank	2.96	3.00	60 mo fixed rate w/ckg \$100K max.
7	Central Bank of STL	2.75	2.75	47 mo fixed rate. New \$.
8	FCB South County Bank	2.72	2.75	75 month fixed rate.
9	BMO Harris Bank	2.74	2.74	36 month step rate.
10	FCB South County Bank	2.58	2.60	55 month fixed rate.
11	Anheuser-Busch EmplCU	2.57	2.60	49 month fixed rate.
12	Citizens National Bank	2.52	2.52	35 mo fixed rate.
13	Health Care Family CU	2.50	2.52	60 mo fixed rate. Payroll deduction.
14	Jefferson Bank & Trust	2.50	2.52	59 month fixed rate.
15	First Community CU	2.50	2.50	72 month fixed rate.
16	First Advantage Bank	2.48	2.50	35 mo fixed rate. \$10K min.
17	BMO Harris Bank	2.47	2.50	30 mo fixed rate w/ckg \$100K max.
18	Royal Bank	2.35	2.37	24 mo fixed rate. \$100K min.
19	Anheuser-Busch EmplCU	2.28	2.30	31 month fixed rate.
20	FCB South County Bank	2.28	2.30	28 month fixed rate.
21	Jefferson Bank & Trust	2.25	2.27	38 month fixed rate.
22	Alliance CU	2.25	2.26	60 mo 1x bump + 10 basis pts.
23	Central Bank of STL	2.25	2.25	23 month fixed rate.
24	Scott CU	2.25	2.25	24 month fixed rate.
25	Century CU	2.23	2.25	60 mo fixed rate w/Premier ckg.
26	First Advantage Bank	2.23	2.25	25 mo fixed rate. \$10K min.
27	Montgomery Bank	2.23	2.25	35 month fixed rate.
28	Regions Bank	2.23	2.25	70 mo rate w/rel. \$10K min.
29	1st Financial FCU	2.22	2.25	44 mo fixed rate \$50K min, new \$.
30	Royal Bank	2.20	2.22	12 mo fixed rate. \$100K min.
31	First State Bank	2.15	2.15	26 month fixed rate.
32	Citizens National Bank	2.10	2.10	25 month fixed rate.
33	Providence Bank	2.05	2.05	39 mo fixed w/ckg.
34	Gateway Metro CU	2.04	2.05	30 month fixed rate.
35	Scott CU	2.02	2.02	13 month fixed rate.
36	Jefferson Bank & Trust	2.00	2.02	19 month fixed rate.
37	Alliance CU	2.00	2.01	48 mo 1x bump + 5 basis pts.
38	Midwest Members CU	1.99	2.01	47 month fixed rate.
39	Community America CU	2.00	2.00	30 month fixed rate.
40	Meramec Valley Bank	2.00	2.00	17 month fixed rate.
41	Busey Bank	1.99	2.00	3 year portfolio CD package.
42	Lindell Bank & Trust	1.99	2.00	60 mo fixed rate w/ckg. New \$.
43	Midwest Bankcentre	1.99	2.00	36 month bump rate, 1x.
44	Midwest Bankcentre	1.99	2.00	60 month IRA or fixed rate.
45	Sterling Bank	1.98	2.00	18 month fixed rate.
46	Health Care Family CU	1.90	1.90	36 mo fixed rate. Payroll deduction.
47	Reliance Bank	1.89	1.90	30 month fixed rate.
48	Providence Bank	1.80	1.80	19 mo fixed rate w/ckg.
49	Busey Bank	1.74	1.75	2 year portfolio CD package.
50	Lindell Bank & Trust	1.74	1.75	18 mo fixed rate w/ckg. New \$.
51	U.S. Bank	1.73	1.75	59 mo fixed rate \$250K max.
52	First Advantage Bank	1.69	1.70	14 mo fixed rate. \$10K min.
53	Royal Bank	1.66	1.67	15 mo floating rate, 35% prime. \$250K max.
54	Reliance Bank	1.64	1.65	21 month rising rate 1x.
55	Midwest Members CU	1.62	1.63	27 month fixed rate.
56	Health Care Family CU	1.60	1.60	24 mo fixed rate. Payroll deduction.
57	Regions Bank	1.59	1.60	36 mo fixed rate w/rel. \$10K min.
58	Providence Bank	1.55	1.55	9 mo fixed w/ckg.
59	First Bank	1.51	1.51	13 month fixed rate.
60	Busey Bank	1.49	1.50	1 year portfolio CD package.
61	U.S. Bank	1.49	1.50	37 mo fixed rate \$250K max.
62	Reliance Bank	1.44	1.45	15 month fixed rate.
63	Midwest Members CU	1.32	1.33	13 month fixed rate.
64	First Bank	1.26	1.26	36 mo bump rate.
65	Vantage CU	1.25	1.25	28 month fixed rate \$2K min.



### Economic News

**TREASURIES:** 3mo 1.923%; 6mo 2.077%; 1yr 2.219%; 2yr 2.403%; 5yr 2.683%; 10yr 2.856 %.

Economic activity up this spring, driven by a pickup in manufacturing activity despite trade tensions, according to a Fed Reserve report released Wed.

**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%.

U.S. consumer confidence increased in May (128.0) after April's dip (125.6), suggesting Americans' spirits continue to rise.

SOURCE: Wall Street Journal May 30, 2018