

Historic Mortgage Rates by Decade

Decade	Average Rate	Payment
1970s	8.86%	\$1,589
1980s	12.7%	\$2,166
1990s	8.12%	\$1,484
2000s	6.29%	\$1,237
Sept. 2016	3.46%	\$894

*The average 30-year fixed mortgage rates and approximate payment for a \$200,000 mortgage.
Payments are principal & interest only, based on a \$200,000 full amortizing mortgage.
All terms are assumed to be 30 years. September rate taken from Freddie Mac.*

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H.R. 1842, the Credit and Charge Card Disclosure and Interest Rate Amendments Act of 1993; and H.R. 2175, the Credit Card Reform Act of 1993 United States. Congress. House. Committee on Banking, Finance, and Urban Affairs.

Subcommittee on Consumer Credit and Insurance,1995 Distributed to some depository libraries in microfiche **Financial services issues** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2004

Predatory Mortgage Lending United States. Congress. Senate. Committee on Banking,

Housing, and Urban Affairs,2002

Bankruption John Waupsh,2016-10-28 Community banking can flourish in the face of fintech and global competition with a fresh approach to strategy

Bankruption Website offers a survival guide for community banks and credit unions searching for relevance amidst immense global competition and fintech startups Author John Waupsh is the Chief Innovation Officer at Kasasa where he helps spearhead financial product development and

implementation across hundreds of institutions In this guide he draws on more than a decade in the industry to offer clear

practical advice for competing with the megabanks direct banks non banks and financial technology companies The

discussion separates futurist thinking from today s realities and dispels common myths surrounding the U S community

banking model in order to shed light on the real challenges facing community banking institutions It follows with clear

solutions proven strategies and insight from experts across banking and fintech All arguments are backed by massive

amounts of data and the companion website provides presentation ready visualizations to help you kickstart change within

your team In the U S and around the globe fintech companies and non banks alike are creating streams of banking services

that are interesting elegant and refreshing and they re winning the hearts and minds of early adopters Not a one size fits all

approach this book offers many different tactics for community banks and credit unions to compete and flourish in the new

world Analyze fintech s threat to the community banking model Learn where community banking must improve to compete

Disprove the myths to uncover the real challenges banks face Adopt proven strategies to bring your organization into the

future Community banks and credit unions were once the go to institutions for local relationship banking but their asset

share has been on the decline for three decades as the big banks just got bigger Now fintech companies are exploiting

inefficiencies in the traditional banking model to streamline service and draw even more market share as community banking

executives are left at a loss for fresh tactics and forward looking strategy

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