

**February  
2005**

**2.890%**

# 1-Year CMT Index

The CMT Index is based on the weekly average yield of the United States Treasury securities, adjusted to a constant maturity of 1 year, as made available by the Federal Reserve. The CMT Index is based on yields published in the release entitled the "Selected Interest Rates H-15," which is published weekly by the Federal Reserve Board.

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
January	7.21%	5.21%	5.50%	5.55%	4.63%	5.95%	5.44%	2.28%	1.41%	1.28%	2.75%
February	6.95	5.05	5.62	5.28	4.51	6.17	4.83	2.23	1.32	1.25	2.89
March	6.54	5.14	5.60	5.42	4.82	6.22	4.69	2.24	1.30	1.22	
April	6.38	5.42	5.94	5.39	4.75	6.30	4.17	2.70	1.27	1.17	
May	6.24	5.52	6.01	5.45	4.73	6.09	3.82	2.36	1.31	1.55	
June	5.92	5.70	5.86	5.43	4.93	6.28	3.78	2.38	1.13	1.82	
July	5.65	5.79	5.65	5.41	5.14	6.15	3.72	2.13	1.02	2.16	
August	5.72	5.85	5.54	5.37	5.07	6.06	3.59	1.88	1.13	2.16	
September	5.66	5.81	5.59	5.10	5.19	6.21	3.45	1.81	1.35	2.03	
October	5.69	5.72	5.47	4.61	5.23	6.09	3.02	1.68	1.22	2.20	
November	5.58	5.48	5.35	4.10	5.51	6.01	2.31	1.79	1.30	2.28	
December	5.39	5.41	5.50	4.59	5.65	6.09	2.35	1.51	1.35	2.60	
<b>Annual Average</b>	<b>6.08</b>	<b>5.51</b>	<b>5.64</b>	<b>5.14</b>	<b>5.01</b>	<b>6.14</b>	<b>3.76</b>	<b>2.08</b>	<b>1.26</b>	<b>1.81</b>	<b>2.82</b>



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**Mike Munzing**

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Rates effective as of 2/1/05. Programs subject to change. Certain restrictions and conditions apply. Actual interest rate on a loan would be equal to the sum of the current index plus a margin.

1-CMT NB

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