



# eFACTS

Your weekly rates and news from Southwest Corporate

## RATES - March 9, 2010

### Special Certificate Offerings

[Click here](#) for more info or call ext. 7853

CSC 10-04     1.21% - 2yr Non Call 3mo w/ Qtrly Calls

### Overnight Account

Effective Mar 08, 2010

Cash Management		.10%
Daily Shares		.05%
	<b>PTA</b>	<b>STA</b>
Greater than \$10,000,000	.25%	.19%
\$1,000,000 to \$10,000,000	.20%	.14%
\$10,000 to \$1,000,000	.15%	.09%
Less than \$10,000	.10%	.05%

### Market Indicators

Effective Mar 09, 2010

Fed Funds Effective	0.15%
Prime Rate	3.25%
3 Month Bill	0.14%
6 Month Bill	0.20%
1 Year T-Bill	0.33%
2 Year T-Note	0.86%
5-Year T-Note	2.33%
30 Yr Bond	4.66%

### Bullet Share Certificates

Effective Mar 09, 2010

3 Month	0.25%
6 Month	0.3%
1 Year-Maturity	0.46%
2 Year	1.02%

### Average Rates for Month End

Effective Feb 28, 2010

Cash Management Fund	.10%
Daily Shares	.05%
Membership Capital Account	.125%
CIF	.20%

### Line of Credit Loan Rates

Effective Mar 09, 2010

Performance Settlement LOC (001)	1.15 %
Standard Settlement LOC (002)	1.25 %
Advantage LOC (003)	.65 %

## EMPLOYEES CAN POSE THREAT TO INFORMATION SECURITY

Tom DeSot, Digital Defense, Inc.'s chief compliance officer, will lead a Southwest Corporate webinar March 24 at 1:30 p.m. central time to help credit unions identify and eliminate information security vulnerabilities in their electronic funds transfer (EFT) processes.

"The credit union industry prides itself in being one big family, with people helping people," DeSot said. "That nature sometimes keeps credit unions from believing anyone would take advantage of their computing platforms.

"Employees can intentionally or unintentionally threaten information security. It is more common for employees checking their facebook site at lunch to bring malware into a system than for a hacker to gain access. Or, employees taking work home may plug their flash drive into an infected computer, and bring it back and inadvertently infect their work computer. Do you have policies and practices in place to prevent these things?"

The "Securing Your Credit Union's Workstations" webinar will cover: managing administrative rights; malware, spyware and viruses; firewalls; and operating system and software patch management.

To register, click on Webinars and Training at [www.swcorp.org](http://www.swcorp.org).

## TODAY IS DEADLINE TO COMMENT ON NCUA'S CORPORATE RULE

Credit unions wanting to submit comments to the NCUA on its Proposed Rule for Corporate Credit Unions (Reg 704) need to act quickly. The comment period ends today.

For assistance in writing comment letters, click on the "Dear NCUA" graphic on Southwest Corporate's home page to access: a link to the NCUA's Proposed Rule, Southwest Corporate's comment letter to the NCUA, guidelines for preparing comments, and mailing addresses.

## REGISTRATION OPENS FOR FINANCIAL MANAGEMENT INSTITUTE

Southwest Corporate Investment Services' popular FMI begins April 20. The web-based continuing education series is designed to deepen credit unions' understanding of institutional finance.

The no-cost program consists of five one-hour sessions. Topics include: financial management principles, strategic planning, investments, asset/liability management, and core operating activity analysis. For more information or to register, please visit [www.swcorp.org](http://www.swcorp.org).

## ASSET/LIABILITY MANAGEMENT: MASTERING THE BASICS

Southwest Corporate will conduct a no-cost training webinar on A/LM Basics, Wednesday, March 24 at 11 a.m. central time. This 45-minute session, presented by A/LM Analyst Jake Goss, will provide credit unions an overview of the asset/liability management process, reasons for performing A/LM, and a discussion of basic A/LM concepts and risk measures. To register, click on Webinars and Training at [www.swcorp.org](http://www.swcorp.org).

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