

2016 FDIC LOCALITY RATES		
OFFICE LOCATION	Effective March 6, 2016	Effective January 10, 2016
	EM & CX	CG, CM, Hourly
ALBANY, GA	6.24%	6.24%
ALBUQUERQUE, NM	6.39%	6.39%
APPLETON, WI	6.24%	6.24%
ATLANTA, GA	16.02%	16.02%
AUSTIN, TX	6.87%	6.87%
BATON ROUGE, LA	6.24%	6.24%
BILLINGS, MT	6.24%	6.24%
BLUE BELL, PA	17.83%	17.83%
BRAINTREE, MA	28.06%	28.06%
BROOKFIELD, WI	11.35%	11.35%
CEDAR RAPIDS, IA	6.24%	6.24%
CHAMPAIGN, IL	6.24%	6.24%
CHARLOTTE, NC	6.62%	6.62%
CHICAGO, IL	19.58%	19.58%
CINCINNATI, OH	8.94%	8.94%
COLUMBIA, MD	23.31%	23.31%
COLUMBIA, MO	6.24%	6.24%
COLUMBIA, SC	6.24%	6.24%
COLUMBUS, OH	9.03%	9.03%
CONCORD, NH	28.06%	28.06%
DALLAS, TX	17.41%	17.41%
DENVER, CO	16.89%	16.89%
DES MOINES, IA	6.24%	6.24%
DOWNERS GROVE, IL	19.58%	19.58%
EAU CLAIRE, WI	6.24%	6.24%
ELIZABETHTOWN, KY	6.24%	6.24%
FARGO, ND	6.24%	6.24%
FOXBORO, MA	28.06%	28.06%
GAINESVILLE, FL	6.24%	6.24%
GRAND FORKS, ND	6.24%	6.24%
GRAND ISLAND, NE	6.24%	6.24%
GRAND RAPIDS, MI	6.24%	6.24%
HARRISBURG, PA	6.66%	6.66%
HAYS, KS	6.24%	6.24%
HOOVER, AL	6.24%	6.24%
HOPKINSVILLE, KY	6.24%	6.24%
HOUSTON, TX	20.85%	20.85%
INDIANAPOLIS, IN	7.32%	7.32%
JACKSON, MS	6.24%	6.24%
KANSAS CITY, MO	6.55%	6.55%
KNOXVILLE, TN	6.24%	6.24%
LEXINGTON, KY	6.24%	6.24%

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LEXINGTON, MA	28.06%	28.06%
LITTLE ROCK, AR	6.24%	6.24%
LIVONIA, MI	16.51%	16.51%
LOS ANGELES, CA	25.13%	25.13%
LUBBOCK, TX	6.24%	6.24%
MADISON, WI	6.24%	6.24%
MANKATO, MN	6.24%	6.24%
MEMPHIS, TN	6.24%	6.24%
MINNEAPOLIS, MN	16.95%	16.95%
MONROE, NJ	34.33%	34.33%
MONTGOMERY, AL	6.24%	6.24%
MOUNT VERNON, IL	6.24%	6.24%
NASHVILLE, TN	6.24%	6.24%
NEW YORK CITY, NY	34.33%	34.33%
OKLAHOMA CITY, OK	6.24%	6.24%
OMAHA, NE	6.24%	6.24%
ORANGE, CA	25.13%	25.13%
PENSACOLA, FL	6.24%	6.24%
PHOENIX, AZ	11.63%	11.63%
PORTLAND, OR	14.08%	14.08%
PRINCETON, IL	19.58%	19.58%
RALEIGH, NC	10.09%	10.09%
RICHMOND, VA	8.87%	8.87%
ROCKY HILL, CT	24.77%	24.77%
SACRAMENTO, CA	19.81%	19.81%
SALT LAKE CITY, UT	6.24%	6.24%
SAN FRANCISCO, CA	43.90%	43.90%
SAN JUAN, PR	13.01%	13.01%
SAVANNAH, GA	6.24%	6.24%
SCOTT DEPOT, WV	6.24%	6.24%
SEATTLE, WA	19.49%	19.49%
SEVEN FIELDS, PA	9.44%	9.44%
SHREVEPORT, LA	6.24%	6.24%
SIoux CITY, IA	6.24%	6.24%
SIoux FALLS, SD	6.24%	6.24%
SPRINGFIELD, IL	6.24%	6.24%
SPRINGFIELD, MA	24.77%	24.77%
SPRINGFIELD, MO	6.24%	6.24%
ST. LOUIS, MO	6.77%	6.77%
SUNRISE, FL	14.67%	14.67%
SYRACUSE, NY	6.24%	6.24%
TAMPA, FL	6.24%	6.24%

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TULSA, OK	6.24%	6.24%
WASHINGTON, DC	23.31%	23.31%
WICHITA, KS	6.24%	6.24%
WILMINGTON, DE	17.83%	17.83%