



# eFACTS

Your weekly rates and news from Southwest Corporate

## RATES - February 23, 2010

### Special Certificate Offerings

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

CSC 10-03      1.23% - 2yr Non Call 3mo  
w/ Qtrly Calls

### Overnight Account

Effective Feb 22, 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 Feb 23, 2010

Fed Funds Effective	0.12%
Prime Rate	3.25%
3 Month Bill	.08%
6 Month Bill	0.18%
1 Year T-Bill	0.32%
2 Year T-Note	0.86%
5-Year T-Note	2.42%
30 Yr Bond	4.71%

### Bullet Share Certificates

Effective Feb 23, 2010

3 Month	0.26%
6 Month	0.31%
1 Year-Maturity	0.46%
2 Year	1.04%

### Average Rates for Month End

Effective Jan 31, 2010

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

### Line of Credit Loan Rates

Effective Feb 23, 2010

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

## SECURING YOUR EFT TRANSACTIONS AND CONFIDENTIAL DATA

The means for compromising web-based electronic funds transfer applications continue to increase, underscoring credit unions' critical need for stringent internal controls. In Sept. 2009, NCUA issued a fraud alert (No. 09-Fraud-02) urging all credit unions to evaluate and implement information security best practices to mitigate these risks.

Southwest Corporate, in conjunction with Digital Defense, Inc., will host a one-hour webinar March 24 at 1:30 p.m. central time to help credit unions identify and eliminate information security vulnerabilities.

"Countless Internet threats are taking advantage of computer systems daily. Credit unions have to do everything possible to secure their workstations. You never want to be in a position of having to explain how a keylogger or malware got onto your credit union's computer and enabled funds to be fraudulently transferred," said Jerry Delezen, Southwest Corporate's SVP, Information Technology. "In this webinar, security experts will share best practices for securing workstations against these types of security breaches."

The "Securing Your Credit Union's Workstations" webinar will cover:

- Preventing breaches by managing administrative rights,
- Blocking malware, spyware and viruses,
- Maximizing protection through firewalls, and
- Establishing a process for effective operating system and software patch management.

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

## RESOURCE SITE CAN ASSIST WITH COMMENTS TO NCUA

Southwest Corporate is providing resources on its website to assist and encourage interested credit unions in writing comment letters regarding NCUA's Proposed Rule for Corporate Credit Unions (Reg. 704).

By clicking the "Dear NCUA" graphic on Southwest Corporate's home page, credit unions can access a link to NCUA's Proposed Rule, Southwest Corporate's comment letter to NCUA (with Executive Summary), and tips to aid credit unions planning to submit their own comments. NCUA's deadline for comments is March 9.

Southwest Corporate is developing additional web-based resources to help credit union leaders explain corporate credit unions to their members and the role corporates play in the cooperative credit union structure.

## REGISTER FOR MARCH FINANCIAL REVIEW WEBINAR

Southwest Corporate's monthly financial review webinar for member credit unions is Thursday, March 4 at 3 p.m. central time. The webinar will cover January financial reports. To register, click on "Financial Review Webinars" at [www.swcorp.org](http://www.swcorp.org) or contact [Member Services](#).

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