

2020 FDIC LOCALITY RATES

OFFICE LOCATION	Effective January 5, 2020	Effective January 5, 2020
	EM, CX	CG, CM, Hourly
ALBANY, GA	6.71%	6.71%
ALBUQUERQUE, NM	7.74%	7.74%
APPLETON, WI	6.71%	6.71%
ATLANTA, GA	16.89%	16.89%
AUSTIN, TX	10.39%	10.39%
BATON ROUGE, LA	6.71%	6.71%
BILLINGS, MT	6.71%	6.71%
BLUE BELL, PA	20.76%	20.76%
BRAINTREE, MA	29.51%	29.51%
BROOKFIELD, WI	13.06%	13.06%
CEDAR RAPIDS, IA	6.71%	6.71%
CHAMPAIGN, IL	6.71%	6.71%
CHARLOTTE, NC	9.04%	9.04%
CHICAGO, IL	21.67%	21.67%
CINCINNATI, OH	9.88%	9.88%
COLUMBIA, MD	28.35%	28.35%
COLUMBIA, MO	6.71%	6.71%
COLUMBIA, SC	6.71%	6.71%
COLUMBUS, OH	10.87%	10.87%
CONCORD, NH	29.51%	29.51%
DALLAS, TX	20.35%	20.35%
DENVER, CO	20.63%	20.63%
DES MOINES, IA	6.71%	6.71%
DOWNERS GROVE, IL	21.67%	21.67%
EAU CLAIRE, WI	6.71%	6.71%
ELIZABETHTOWN, KY	6.71%	6.71%
FARGO, ND	6.71%	6.71%
FOXBORO, MA	29.51%	29.51%
GAINESVILLE, FL	6.71%	6.71%
GRAND FORKS, ND	6.71%	6.71%
GRAND ISLAND, NE	6.71%	6.71%
GRAND RAPIDS, MI	6.71%	6.71%
HARRISBURG, PA	8.79%	8.79%
HAYS, KS	6.71%	6.71%
HOOVER, AL	7.18%	7.18%
HOPKINSVILLE, KY	6.71%	6.71%
HOUSTON, TX	24.72%	24.72%
INDIANAPOLIS, IN	8.30%	8.30%
JACKSON, MS	6.71%	6.71%
KANSAS CITY, MO	8.51%	8.51%
KNOXVILLE, TN	6.71%	6.71%
LEXINGTON, KY	6.71%	6.71%

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LEXINGTON, MA	29.51%	29.51%
LITTLE ROCK, AR	6.71%	6.71%
LIVONIA, MI	18.66%	18.66%
LOS ANGELES, CA	28.91%	28.91%
LUBBOCK, TX	6.71%	6.71%
MADISON, WI	6.71%	6.71%
MANKATO, MN	6.71%	6.71%
MEMPHIS, TN	6.71%	6.71%
MINNEAPOLIS, MN	19.13%	19.13%
MONROE, NJ	36.60%	36.60%
MONTGOMERY, AL	6.71%	6.71%
MOUNT VERNON, IL	6.71%	6.71%
NASHVILLE, TN	6.71%	6.71%
NEW YORK CITY, NY	36.60%	36.60%
OKLAHOMA CITY, OK	6.71%	6.71%
OMAHA, NE	7.49%	7.49%
ORANGE, CA	28.91%	28.91%
PENSACOLA, FL	6.71%	6.71%
PHOENIX, AZ	13.64%	13.64%
PORTLAND, OR	16.29%	16.29%
PRINCETON, IL	21.67%	21.67%
RALEIGH, NC	11.88%	11.88%
RICHMOND, VA	11.53%	11.53%
ROCKY HILL, CT	26.24%	26.24%
SACRAMENTO, CA	22.29%	22.29%
SALT LAKE CITY, UT	6.71%	6.71%
SAN FRANCISCO, CA	46.86%	46.86%
SAN JUAN, PR	13.68%	13.68%
SAVANNAH, GA	6.71%	6.71%
SCOTT DEPOT, WV	6.71%	6.71%
SEATTLE, WA	23.34%	23.34%
SEVEN FIELDS, PA	11.35%	11.35%
SHREVEPORT, LA	6.71%	6.71%
SIOUX CITY, IA	6.71%	6.71%
SIOUX FALLS, SD	6.71%	6.71%
SPRINGFIELD, IL	6.71%	6.71%
SPRINGFIELD, MA	26.24%	26.24%
SPRINGFIELD, MO	6.71%	6.71%
ST. LOUIS, MO	9.58%	9.58%
SUNRISE, FL	15.97%	15.97%
SYRACUSE, NY	6.71%	6.71%
TAMPA, FL	6.71%	6.71%

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TULSA, OK	6.71%	6.71%
WASHINGTON, DC	28.35%	28.35%
WICHITA, KS	6.71%	6.71%
WILMINGTON, DE	20.76%	20.76%