Period	Starting rate	Ending rate	Total change	Duration
Dec 1999 - Jul 2000	1.75	3.50	1.75	8
May 2004 - Oct 2004	0.38	0.75	0.38	6
Nov 2005 - Oct 2007	0.75	2.75	2.00	24
May 2022 - Jun 2023	-0.75	1.75	2.50	14