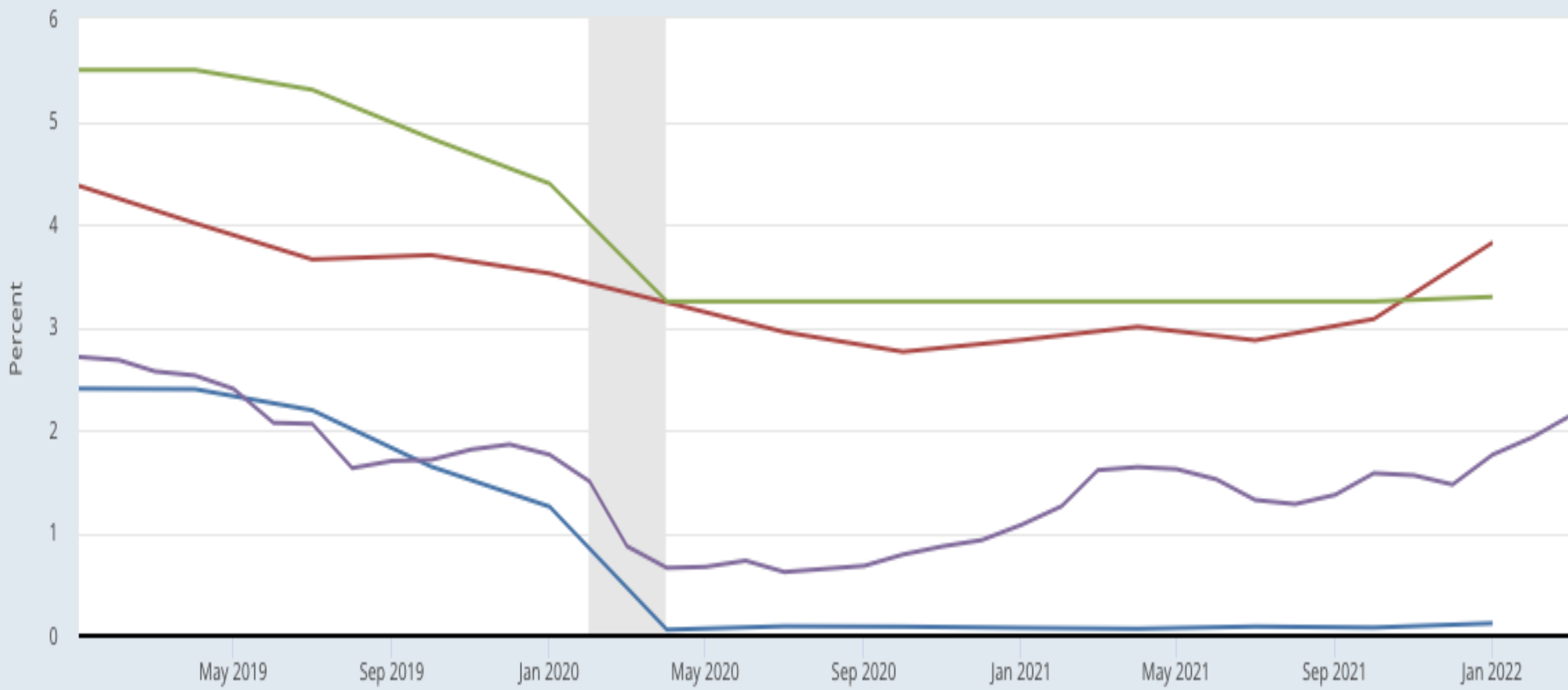


- Federal Funds Effective Rate
- 30-Year Fixed Rate Mortgage Average in the United States
- Bank Prime Loan Rate
- Long-Term Government Bond Yields: 10-year: Main (Including Benchmark) for the United States




10 year Bond Yields

BankPrime Loan



30-Year Fixed Rate Mortgage

Pandemic

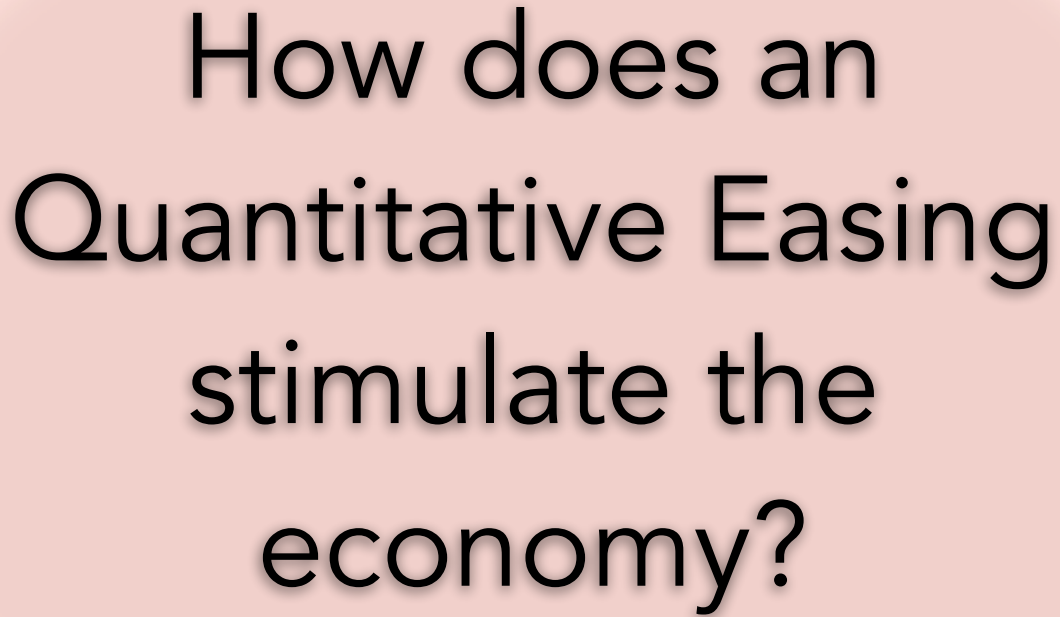


Quantitative Easing
(QE): Fed drops FFR
to near zero

Federal Funds Rate (ffr)

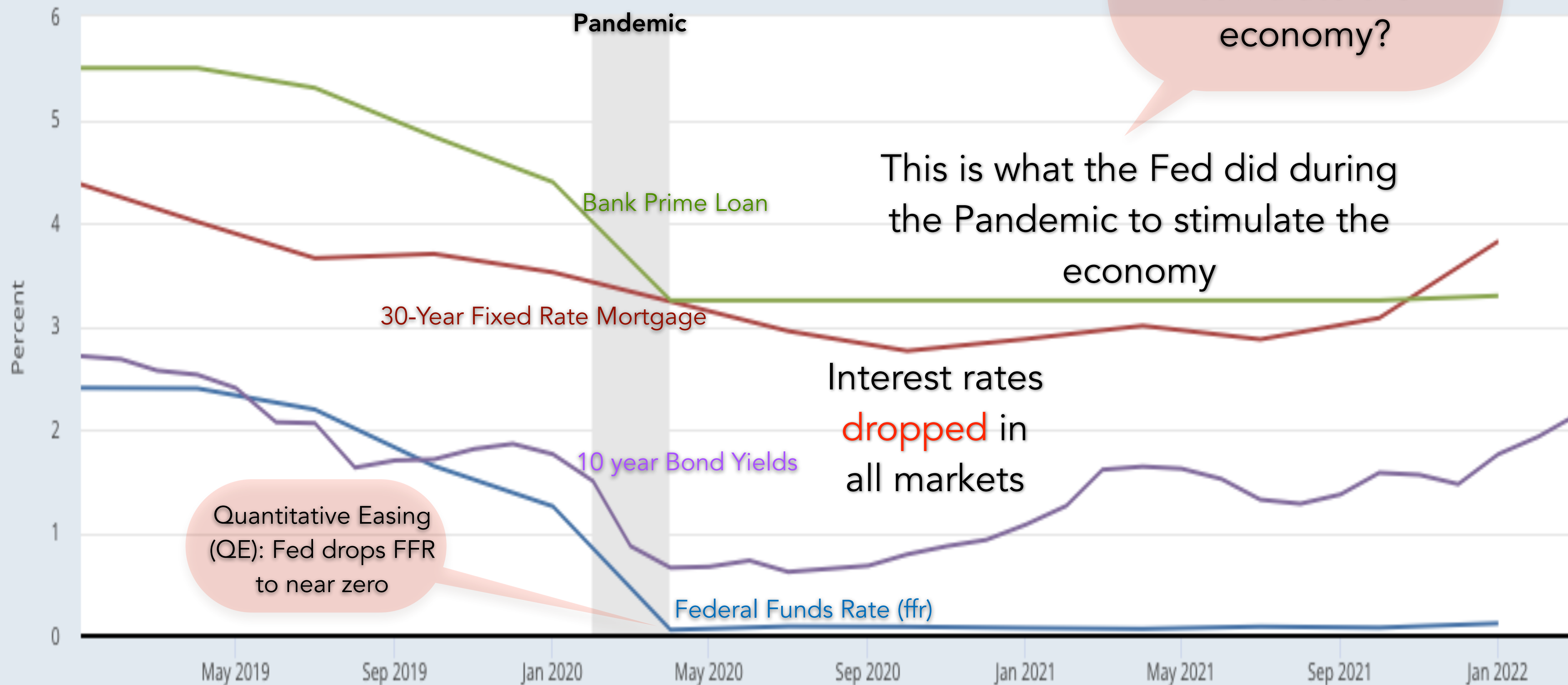
Interest rates
dropped in
all markets

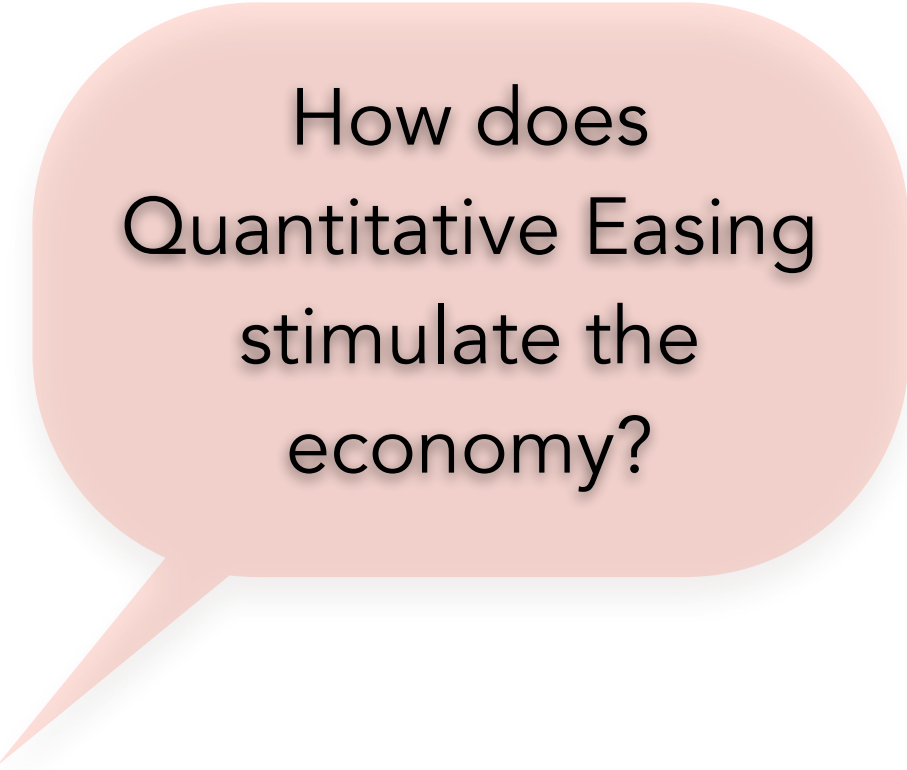
This is what the Fed did during
the Pandemic to stimulate the
economy



How does an
Quantitative Easing
stimulate the
economy?

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How does
Quantitative Easing
stimulate the
economy?