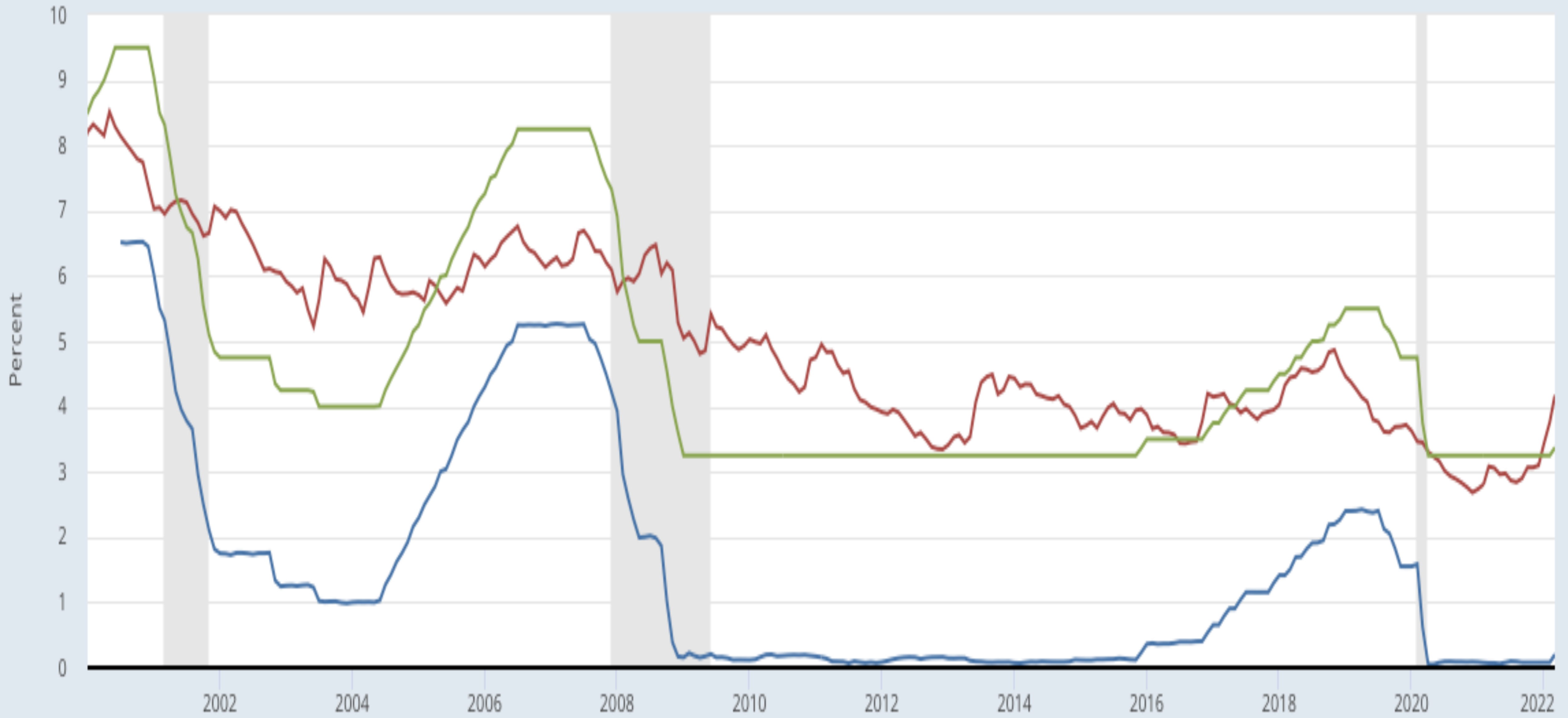


- Effective Federal Funds Rate
- 30-Year Fixed Rate Mortgage Average in the United States
- Bank Prime Loan Rate



Financial Crisis 2008



3.31%

3.25%

Federal Funds Rate (f_{fr})

0.05%

Bank Prime Loan

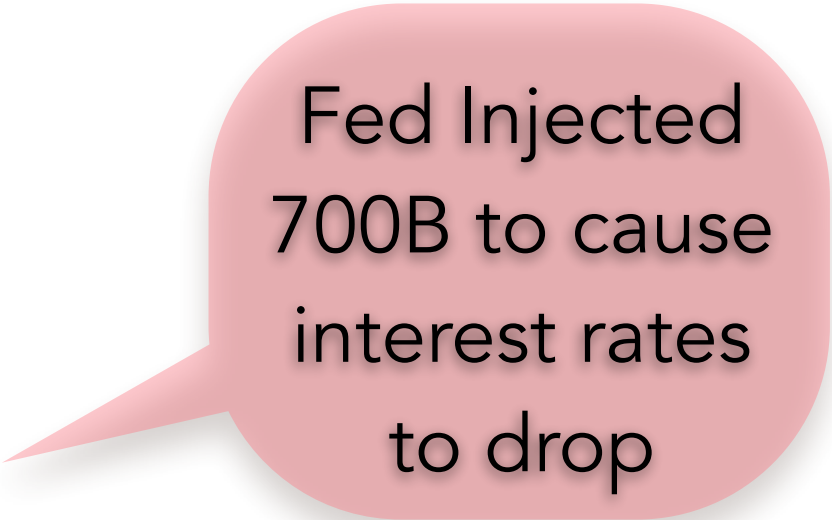


30-Year Fixed Rate Mortgage

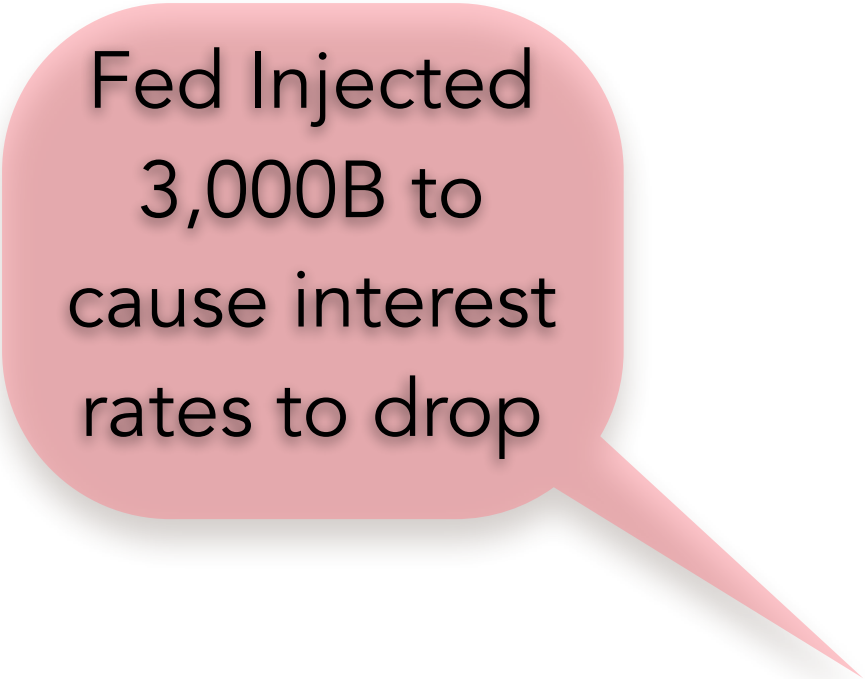
4.94%

3.37%

0.33%

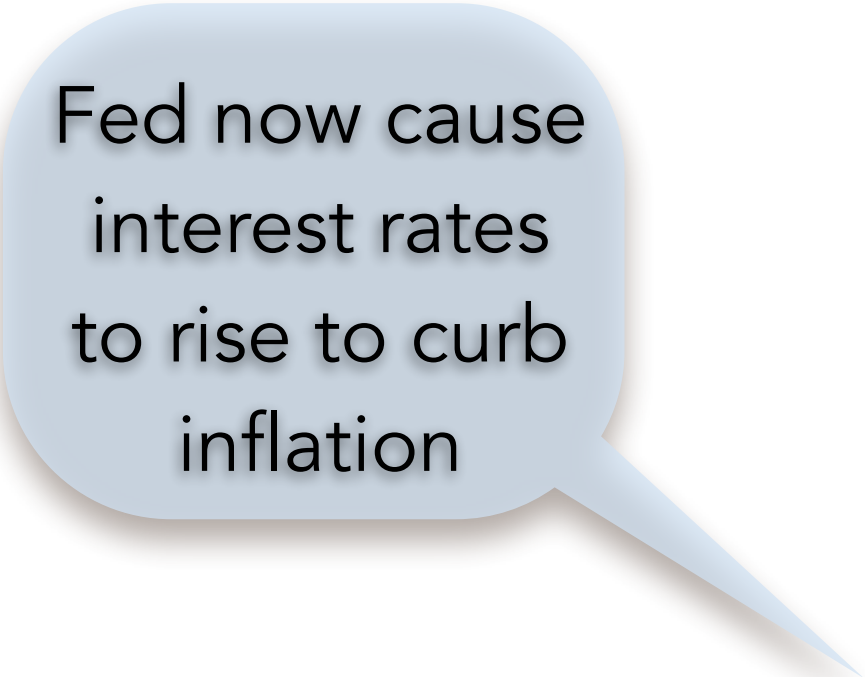


Fed Injected
700B to cause
interest rates
to drop



Fed Injected
3,000B to
cause interest
rates to drop



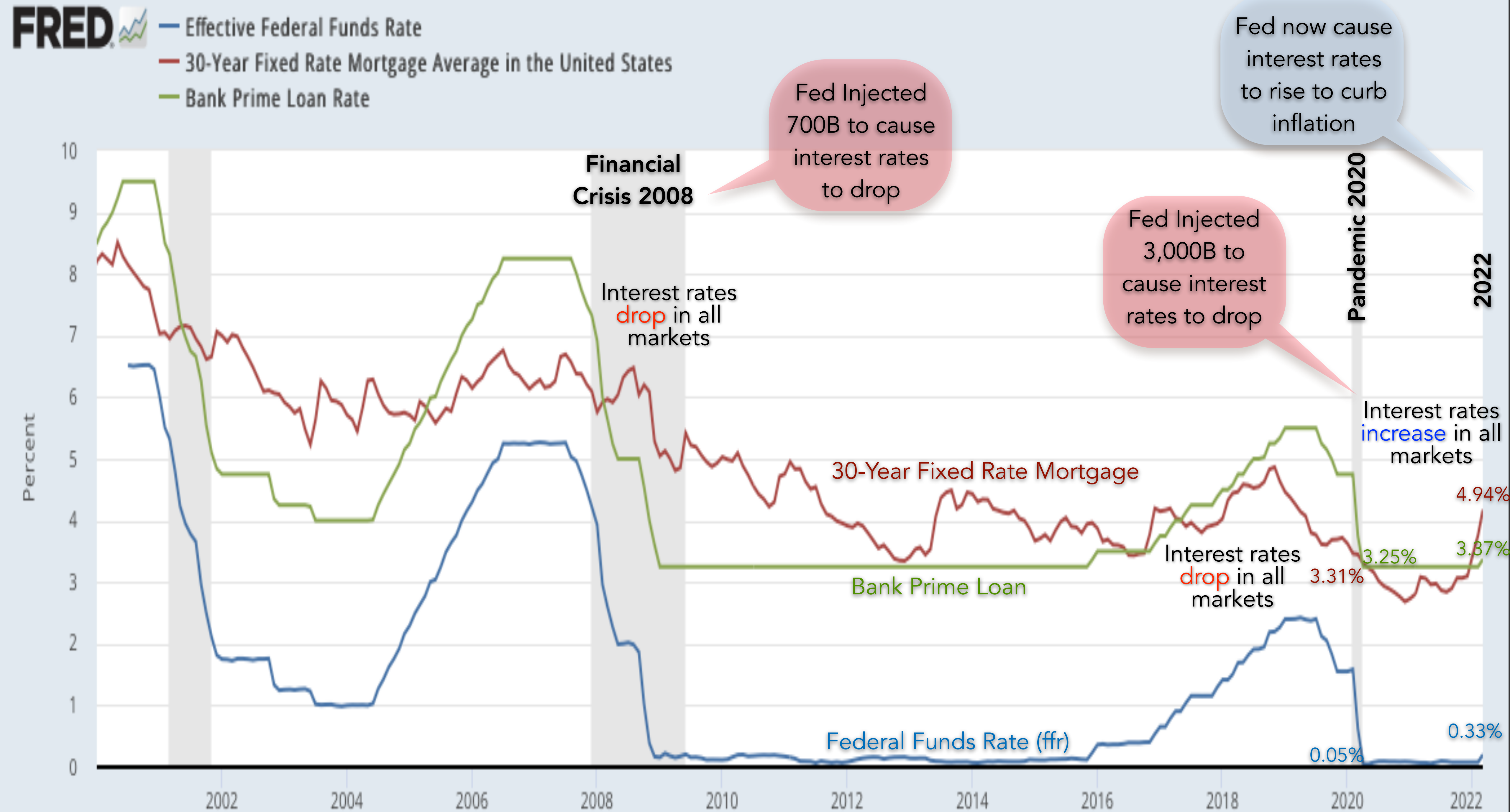


Fed now cause
interest rates
to rise to curb
inflation

Interest rates
increase in all
markets

Interest rates
drop in all
markets

Interest rates
drop in all
markets



The Yield Curve Plots yield on Government Bills, Notes and Bonds