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***DataNet Newsletter***

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| Data Item                                     | 1-Mar 2024        | 1-Feb 2024        | Month's Change | 12-Month's Change |
|---|-------------------|-------------------|----------------|-------------------|
| 120% AFMR                                     | <b>4.97%</b>      | <b>4.79%</b>      | <b>0.18%</b>   | <b>0.52%</b>      |
| Section 7520 Rate                             | <b>5.00%</b>      | <b>4.80%</b>      | <b>0.20%</b>   | <b>0.60%</b>      |
| Appl. Short-Term (0 - 3 Yrs.)                 | <b>4.71%</b>      | <b>4.68%</b>      | <b>0.03%</b>   | <b>0.21%</b>      |
| Fedl. Mid-Term (>3 - 9 Yrs.)                  | <b>4.13%</b>      | <b>3.98%</b>      | <b>0.15%</b>   | <b>0.43%</b>      |
| Rates Long-Term (> 9 Yrs.)                    | <b>4.40%</b>      | <b>4.18%</b>      | <b>0.22%</b>   | <b>0.66%</b>      |
| Prime Rate<br>(Major Banks)                   | <b>8.50%</b>      | <b>8.50%</b>      | <b>0.00%</b>   | <b>0.75%</b>      |
| Money Market                                  |                   |                   |                |                   |
| Mutual Funds (Taxable)                        | <b>0.51%</b>      | <b>0.50%</b>      | <b>0.01%</b>   | <b>0.04%</b>      |
| Mortgage 30-Yr. Fixed                         | <b>6.94%</b>      | <b>6.69%</b>      | <b>0.25%</b>   | <b>0.44%</b>      |
| Rates 5-Yr. Adjustable                        | <b>6.52%</b>      | <b>6.37%</b>      | <b>0.15%</b>   | <b>0.76%</b>      |
| Secured Overnight Financing<br>Rate (SOFR)    | <b>5.31%</b>      | <b>5.31%</b>      | <b>0.00%</b>   |                   |
| Dow Jones                                     |                   |                   |                |                   |
| Industrial Average                            | <b>38,996</b>     | <b>38,150</b>     | <b>846</b>     | <b>6,339</b>      |
| Standard & Poor's<br>500 Stock Index          | <b>5,096</b>      | <b>4,849</b>      | <b>247</b>     | <b>1,126</b>      |
| NASDAQ  |                   |                   |                |                   |
| Composite Index                               | <b>16,092</b>     | <b>15,164</b>     | <b>928</b>     | <b>4,636</b>      |
| Standard & Poor's<br>500 Dividend Yield       | <b>1.39%</b>      | <b>1.46%</b>      | <b>-0.07%</b>  | <b>-0.32%</b>     |
| Standard & Poor's 500<br>Price/Earnings Ratio | <b>23.0</b>       | <b>22.1</b>       | <b>0.95</b>    | <b>5.21</b>       |
| U. S. Treasury<br>Bills (90 Days)             | <b>5.38%</b>      | <b>5.36%</b>      | <b>0.02%</b>   | <b>0.61%</b>      |
| U. S. Treasury<br>Bonds (30 Years)            | <b>4.38%</b>      | <b>4.18%</b>      | <b>0.20%</b>   | <b>0.46%</b>      |
| Tax-Exempt Municipal<br>Bonds (10 Yr.; AA)    | <b>2.50%</b>      | <b>2.55%</b>      | <b>-0.05%</b>  | <b>-0.15%</b>     |
| Consumer (1982-84 = 100)                      | <b>308.4</b>      | <b>306.7</b>      | <b>1.7</b>     | <b>9.2</b>        |
| Price (1967 = 100)                            | <b>923.9</b>      | <b>918.8</b>      | <b>5.1</b>     | <b>27.7</b>       |
| Index (Month)                                 | <b>(1/24)</b>     | <b>(12/23)</b>    |                |                   |
| Consumer Price Index<br>Annual Growth Rate    | <b>3.10%</b>      | <b>3.40%</b>      | <b>-0.30%</b>  | <b>-3.30%</b>     |
| IRS Under and Over-<br>Payment Interest Rate  | <b>8.00%</b>      | <b>8.00%</b>      | <b>0.00%</b>   | <b>1.00%</b>      |
| Gold, Troy OZ.<br>New York Close              | <b>\$2,043.40</b> | <b>\$2,036.30</b> | <b>\$7.10</b>  | <b>\$216.60</b>   |