

Credit Union Averages										
Account Types	5 Largest U.S. States					National Average	US Treasury Curve	Average Spread (bps) to		
	CA	FL	IL	NY	TX			Yield Curve	6 Mth CMT	
MMKT >2.5K	0.25%	0.22%	0.21%	0.18%	0.24%	0.21%	1.00%	-79	-95	
MMKT >10K	0.25%	0.25%	0.25%	0.22%	0.28%	0.25%	1.00%	-76	-92	
MMKT >25K	0.24%	0.27%	0.29%	0.26%	0.31%	0.28%	1.00%	-72	-88	
Regular Sav >2.5K	0.11%	0.15%	0.14%	0.13%	0.17%	0.15%	1.00%	-85	-101	
Int Checking >100	0.07%	0.08%	0.12%	0.17%	0.09%	0.10%	1.00%	-90	-106	
Int Checking >2.5K	0.07%	0.08%	0.12%	0.19%	0.10%	0.10%	1.00%	-90	-106	
3 Month CD >10K	0.27%	0.28%	0.25%	0.28%	0.34%	0.27%	1.08%	-81	-89	
6 Month CD >10K	0.43%	0.40%	0.33%	0.43%	0.52%	0.42%	1.16%	-74	-74	
1 Year CD >10K	0.64%	0.58%	0.52%	0.66%	0.79%	0.66%	1.22%	-56	-50	
2 Year CD >10K	0.89%	0.86%	0.80%	0.95%	1.04%	0.93%	1.37%	-44	-23	
3 Year CD >10K	1.15%	1.13%	1.09%	1.20%	1.26%	1.17%	1.53%	-36	1	
4 Year CD >10K	1.41%	1.40%	1.37%	1.44%	1.47%	1.41%	1.85%	-44	25	
5 Year CD >10K	1.74%	1.72%	1.58%	1.69%	1.80%	1.69%	1.85%	-16	53	

Bank Averages										
Account Types	5 Largest U.S. States					National Average	US Treasury Curve	Average Spread to		
	CA	FL	IL	NY	TX			Yield Curve	6 Mth CMT	
MMKT >2.5K	0.04%	0.05%	0.06%	0.05%	0.08%	0.06%	1.00%	-94	-110	
MMKT >25K	0.06%	0.08%	0.10%	0.09%	0.10%	0.10%	1.00%	-90	-106	
Regular Sav >2.5K	0.03%	0.04%	0.06%	0.05%	0.08%	0.06%	1.00%	-94	-110	
Int Checking >100	0.02%	0.03%	0.04%	0.05%	0.05%	0.04%	1.00%	-96	-112	
Int Checking >2.5K	0.02%	0.03%	0.04%	0.05%	0.06%	0.04%	1.00%	-96	-112	
3 Month CD >10K	0.06%	0.07%	0.09%	0.09%	0.10%	0.10%	1.08%	-98	-106	
6 Month CD >10K	0.09%	0.10%	0.14%	0.14%	0.20%	0.15%	1.16%	-101	-101	
1 Year CD >10K	0.15%	0.21%	0.24%	0.27%	0.30%	0.26%	1.22%	-96	-90	
2 Year CD >10K	0.27%	0.33%	0.40%	0.39%	0.44%	0.41%	1.37%	-96	-75	
3 Year CD >10K	0.34%	0.41%	0.55%	0.46%	0.51%	0.53%	1.53%	-100	-64	
4 Year CD >10K	0.40%	0.48%	0.70%	0.53%	0.58%	0.64%	1.85%	-121	-52	
5 Year CD >10K	0.55%	0.61%	0.92%	0.70%	0.76%	0.82%	1.85%	-103	-34	

Yield Curve rate for Non-Maturity Deposits is 1 Mth CMT  
 Yield Curve for CD accounts is the US Treasury Rate for the full maturity:

	Month Beginning	
	Aug-17	Jul-17
1 Mth	1.00%	0.84%
3 Mth	1.08%	1.01%
6 Mth	1.16%	1.16%
1 Yr	1.22%	1.24%
2 Yr	1.37%	1.41%
3 Yr	1.53%	1.58%
5 Yr	1.85%	1.90%

CMT: Constant Maturity Treasury

Sources:

State and National Average Rates for CUs and Banks obtained from RateWatch  
 US Treasury rates obtained from BLOOMBERG

Dividend Rate Guidance				
Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**		
Regular Sav >1K	-101	0.01%	to	0.14%
<b>Regular Sav &gt;5K***</b>	<b>-101</b>	<b>0.14%</b>	<b>to</b>	<b>0.26%</b>
Regular Sav >10K	-101	0.26%	to	0.39%
Regular Sav >25K	-101	0.39%	to	0.51%
MMKT >2.5K	-95	0.20%	to	0.32%
<b>MMKT &gt;10K***</b>	<b>-92</b>	<b>0.23%</b>	<b>to</b>	<b>0.36%</b>
MMKT >25K	-88	0.27%	to	0.39%
MMKT >50K	-82	0.33%	to	0.45%
MMKT >100K	-78	0.37%	to	0.49%
IRA Shares >2.5K	N/A	0.26%	to	0.38%
<b>IRA Shares &gt;10K***</b>	<b>N/A</b>	<b>0.38%</b>	<b>to</b>	<b>0.51%</b>
IRA Shares >25K	N/A	0.51%	to	0.63%
IRA Shares >50K	N/A	0.63%	to	0.76%
IRA Shares >100K	N/A	0.76%	to	0.88%
Int Checking <5K	N/A	0.00%	to	0.09%
<b>Int Checking &gt;5K***</b>	<b>-106</b>	<b>0.09%</b>	<b>to</b>	<b>0.21%</b>
Int Checking >10K	N/A	0.21%	to	0.34%
Int Checking >25K	N/A	0.34%	to	0.46%
3 Month CD >10K****	-89	0.19%	to	0.44%
6 Month CD >10K****	-74	0.34%	to	0.59%
1 Year CD >10K****	-50	0.58%	to	0.83%
2 Year CD >10K****	-23	0.85%	to	1.10%
3 Year CD >10K****	1	1.09%	to	1.34%
5 Year CD >10K****	53	1.61%	to	1.86%

6 Month Forward CMT Rate for Sep-17 **1.21%**

Notes

\* Spread ranges are obtained from Credit Union Rates less the 6 Mth CMT

\*\* All dividend rate projections are based off of the 6 Mth Forward CMT

\*\*\* Range should reflect non-tiered account pricing

\*\*\*\* The pricing for Share Certificates and IRA Certificates should be the same

