

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	0.26%	0.23%	0.22%	0.24%	0.26%	0.24%	1.43%	-119	-143	
MMKT >10K	0.26%	0.26%	0.27%	0.28%	0.30%	0.28%	1.43%	-116	-140	
MMKT >25K	0.26%	0.28%	0.31%	0.32%	0.33%	0.31%	1.43%	-112	-136	
Regular Sav >2.5K	0.12%	0.15%	0.14%	0.13%	0.17%	0.15%	1.43%	-128	-152	
Int Checking >100	0.07%	0.09%	0.12%	0.17%	0.09%	0.10%	1.43%	-133	-157	
Int Checking >2.5K	0.07%	0.08%	0.12%	0.18%	0.09%	0.10%	1.43%	-133	-157	
3 Month CD >10K	0.31%	0.33%	0.28%	0.31%	0.41%	0.32%	1.46%	-114	-135	
6 Month CD >10K	0.49%	0.50%	0.40%	0.47%	0.62%	0.50%	1.67%	-117	-117	
1 Year CD >10K	0.76%	0.77%	0.62%	0.72%	0.94%	0.78%	1.87%	-109	-89	
2 Year CD >10K	1.08%	1.07%	0.89%	1.02%	1.20%	1.06%	2.18%	-112	-61	
3 Year CD >10K	1.28%	1.31%	1.19%	1.28%	1.40%	1.29%	2.33%	-104	-38	
4 Year CD >10K	1.48%	1.55%	1.48%	1.53%	1.60%	1.52%	2.53%	-101	-15	
5 Year CD >10K	1.84%	1.80%	1.71%	1.75%	1.93%	1.80%	2.53%	-73	13	

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	0.05%	0.07%	0.07%	0.09%	0.10%	0.08%	1.43%	-135	-159	
MMKT >25K	0.07%	0.10%	0.12%	0.14%	0.13%	0.12%	1.43%	-131	-155	
Regular Sav >2.5K	0.03%	0.05%	0.06%	0.07%	0.10%	0.06%	1.43%	-137	-161	
Int Checking >100	0.02%	0.03%	0.04%	0.04%	0.05%	0.04%	1.43%	-139	-163	
Int Checking >2.5K	0.02%	0.03%	0.04%	0.04%	0.06%	0.04%	1.43%	-139	-163	
3 Month CD >10K	0.06%	0.07%	0.11%	0.13%	0.13%	0.11%	1.46%	-135	-156	
6 Month CD >10K	0.09%	0.11%	0.16%	0.20%	0.23%	0.18%	1.67%	-149	-149	
1 Year CD >10K	0.16%	0.22%	0.27%	0.33%	0.36%	0.30%	1.87%	-157	-137	
2 Year CD >10K	0.28%	0.35%	0.44%	0.48%	0.50%	0.45%	2.18%	-173	-122	
3 Year CD >10K	0.39%	0.47%	0.61%	0.57%	0.59%	0.59%	2.33%	-175	-109	
4 Year CD >10K	0.49%	0.59%	0.78%	0.65%	0.68%	0.72%	2.53%	-181	-95	
5 Year CD >10K	0.64%	0.71%	0.99%	0.80%	0.85%	0.90%	2.53%	-163	-77	

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	
	Feb-18	Jan-18
1 Mth	1.43%	1.28%
3 Mth	1.46%	1.38%
6 Mth	1.67%	1.57%
1 Yr	1.87%	1.72%
2 Yr	2.18%	1.92%
3 Yr	2.33%	2.01%
5 Yr	2.53%	2.20%

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	-152	0.07%	to 0.20%
<b>Regular Sav &gt;5K***</b>	<b>-152</b>	<b>0.20%</b>	<b>to 0.32%</b>
Regular Sav >10K	-152	0.32%	to 0.45%
Regular Sav >25K	-152	0.45%	to 0.57%
MMKT >2.5K	-143	0.29%	to 0.41%
<b>MMKT &gt;10K***</b>	<b>-140</b>	<b>0.32%</b>	<b>to 0.45%</b>
MMKT >25K	-136	0.36%	to 0.48%
MMKT >50K	-130	0.42%	to 0.54%
MMKT >100K	-126	0.46%	to 0.58%
IRA Shares >2.5K	N/A	0.35%	to 0.47%
<b>IRA Shares &gt;10K***</b>	<b>N/A</b>	<b>0.47%</b>	<b>to 0.60%</b>
IRA Shares >25K	N/A	0.60%	to 0.72%
IRA Shares >50K	N/A	0.72%	to 0.85%
IRA Shares >100K	N/A	0.85%	to 0.97%
Int Checking <5K	N/A	0.02%	to 0.15%
<b>Int Checking &gt;5K***</b>	<b>-157</b>	<b>0.15%</b>	<b>to 0.27%</b>
Int Checking >10K	N/A	0.27%	to 0.40%
Int Checking >25K	N/A	0.40%	to 0.52%
3 Month CD >10K****	-135	0.31%	to 0.56%
6 Month CD >10K****	-117	0.49%	to 0.74%
1 Year CD >10K****	-89	0.77%	to 1.02%
2 Year CD >10K****	-61	1.05%	to 1.30%
3 Year CD >10K****	-38	1.28%	to 1.53%
5 Year CD >10K****	13	1.79%	to 2.04%

6 Month Forward CMT Rate for Mar-18

1.78%

## 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

