

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%	0.21%	0.21%	0.17%	0.24%	0.21%	0.86%	-65	-89
MMKT >10K	0.24%	0.24%	0.25%	0.21%	0.27%	0.25%	0.86%	-62	-86
MMKT >25K	0.23%	0.26%	0.28%	0.25%	0.30%	0.28%	0.86%	-58	-82
Regular Sav >2.5K	0.11%	0.16%	0.14%	0.13%	0.17%	0.14%	0.86%	-72	-96
Int Checking >100	0.07%	0.09%	0.12%	0.18%	0.09%	0.10%	0.86%	-76	-100
Int Checking >2.5K	0.07%	0.09%	0.12%	0.19%	0.10%	0.10%	0.86%	-76	-100
3 Month CD >10K	0.27%	0.26%	0.22%	0.28%	0.33%	0.26%	0.97%	-71	-84
6 Month CD >10K	0.41%	0.38%	0.31%	0.41%	0.49%	0.40%	1.10%	-70	-70
1 Year CD >10K	0.61%	0.56%	0.51%	0.66%	0.75%	0.62%	1.16%	-54	-48
2 Year CD >10K	0.87%	0.82%	0.78%	0.98%	1.00%	0.88%	1.30%	-42	-22
3 Year CD >10K	1.13%	1.10%	1.06%	1.20%	1.22%	1.13%	1.47%	-34	3
4 Year CD >10K	1.39%	1.37%	1.33%	1.42%	1.43%	1.38%	1.78%	-40	28
5 Year CD >10K	1.73%	1.65%	1.56%	1.67%	1.76%	1.65%	1.78%	-13	55

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%	0.86%	-80	-104
MMKT >25K	0.06%	0.08%	0.12%	0.09%	0.10%	0.10%	0.86%	-76	-100
Regular Sav >2.5K	0.03%	0.04%	0.06%	0.05%	0.07%	0.06%	0.86%	-80	-104
Int Checking >100	0.02%	0.03%	0.04%	0.05%	0.05%	0.04%	0.86%	-82	-106
Int Checking >2.5K	0.02%	0.03%	0.04%	0.05%	0.05%	0.04%	0.86%	-82	-106
3 Month CD >10K	0.06%	0.07%	0.09%	0.09%	0.09%	0.09%	0.97%	-88	-101
6 Month CD >10K	0.09%	0.10%	0.13%	0.12%	0.17%	0.15%	1.10%	-95	-95
1 Year CD >10K	0.15%	0.20%	0.22%	0.26%	0.28%	0.25%	1.16%	-91	-85
2 Year CD >10K	0.30%	0.33%	0.39%	0.42%	0.42%	0.40%	1.30%	-90	-70
3 Year CD >10K	0.35%	0.41%	0.54%	0.48%	0.49%	0.52%	1.47%	-95	-59
4 Year CD >10K	0.40%	0.48%	0.68%	0.53%	0.55%	0.63%	1.78%	-115	-47
5 Year CD >10K	0.55%	0.61%	0.91%	0.69%	0.75%	0.81%	1.78%	-97	-29

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	
	Jun-17	May-17
1 Mth	0.86%	0.68%
3 Mth	0.97%	0.80%
6 Mth	1.10%	0.98%
1 Yr	1.16%	1.08%
2 Yr	1.30%	1.29%
3 Yr	1.47%	1.48%
5 Yr	1.78%	1.84%

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	-96	0.02%	to	0.15%
Regular Sav >5K***	-96	0.15%	to	0.27%
Regular Sav >10K	-96	0.27%	to	0.40%
Regular Sav >25K	-96	0.40%	to	0.52%
MMKT >2.5K	-89	0.22%	to	0.34%
MMKT >10K***	-86	0.25%	to	0.38%
MMKT >25K	-82	0.29%	to	0.41%
MMKT >50K	-76	0.35%	to	0.47%
MMKT >100K	-72	0.39%	to	0.51%
IRA Shares >2.5K	N/A	0.28%	to	0.40%
IRA Shares >10K***	N/A	0.40%	to	0.53%
IRA Shares >25K	N/A	0.53%	to	0.65%
IRA Shares >50K	N/A	0.65%	to	0.78%
IRA Shares >100K	N/A	0.78%	to	0.90%
Int Checking <5K	N/A	0.00%	to	0.11%
Int Checking >5K***	-100	0.11%	to	0.23%
Int Checking >10K	N/A	0.23%	to	0.36%
Int Checking >25K	N/A	0.36%	to	0.48%
3 Month CD >10K****	-84	0.20%	to	0.45%
6 Month CD >10K****	-70	0.34%	to	0.59%
1 Year CD >10K****	-48	0.56%	to	0.81%
2 Year CD >10K****	-22	0.82%	to	1.07%
3 Year CD >10K****	3	1.07%	to	1.32%
5 Year CD >10K****	55	1.59%	to	1.84%

6 Month Forward CMT Rate for Jul-17 **1.17%**

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

