

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%	0.18%	0.17%	0.24%	0.21%	0.68%	-47	-77
MMKT >10K	0.24%	0.24%	0.22%	0.21%	0.27%	0.24%	0.68%	-44	-74
MMKT >25K	0.23%	0.26%	0.26%	0.25%	0.30%	0.27%	0.68%	-41	-71
Regular Sav >2.5K	0.11%	0.16%	0.14%	0.13%	0.17%	0.14%	0.68%	-54	-84
Int Checking >100	0.07%	0.09%	0.13%	0.18%	0.09%	0.10%	0.68%	-58	-88
Int Checking >2.5K	0.07%	0.09%	0.13%	0.19%	0.10%	0.10%	0.68%	-58	-88
3 Month CD >10K	0.26%	0.25%	0.22%	0.26%	0.31%	0.25%	0.80%	-55	-73
6 Month CD >10K	0.40%	0.37%	0.31%	0.39%	0.47%	0.39%	0.98%	-59	-59
1 Year CD >10K	0.60%	0.55%	0.50%	0.62%	0.72%	0.60%	1.08%	-48	-38
2 Year CD >10K	0.88%	0.82%	0.77%	0.93%	0.98%	0.87%	1.29%	-42	-11
3 Year CD >10K	1.14%	1.09%	1.05%	1.14%	1.20%	1.12%	1.48%	-37	14
4 Year CD >10K	1.39%	1.36%	1.33%	1.34%	1.41%	1.36%	1.84%	-48	38
5 Year CD >10K	1.75%	1.63%	1.56%	1.59%	1.73%	1.63%	1.84%	-21	65

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%	0.68%	-62	-92
MMKT >25K	0.06%	0.09%	0.10%	0.09%	0.10%	0.10%	0.68%	-58	-88
Regular Sav >2.5K	0.03%	0.04%	0.06%	0.05%	0.07%	0.06%	0.68%	-62	-92
Int Checking >100	0.02%	0.03%	0.04%	0.05%	0.05%	0.04%	0.68%	-64	-94
Int Checking >2.5K	0.02%	0.03%	0.04%	0.05%	0.05%	0.04%	0.68%	-64	-94
3 Month CD >10K	0.05%	0.07%	0.08%	0.08%	0.10%	0.09%	0.80%	-71	-89
6 Month CD >10K	0.08%	0.11%	0.13%	0.12%	0.18%	0.14%	0.98%	-84	-84
1 Year CD >10K	0.14%	0.19%	0.22%	0.24%	0.28%	0.24%	1.08%	-84	-74
2 Year CD >10K	0.29%	0.32%	0.39%	0.42%	0.42%	0.39%	1.29%	-90	-59
3 Year CD >10K	0.34%	0.40%	0.54%	0.48%	0.48%	0.51%	1.48%	-97	-47
4 Year CD >10K	0.39%	0.48%	0.68%	0.53%	0.54%	0.63%	1.84%	-121	-35
5 Year CD >10K	0.54%	0.60%	0.91%	0.70%	0.75%	0.81%	1.84%	-103	-17

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	
	May-17	Apr-17
1 Mth	0.68%	0.74%
3 Mth	0.80%	0.75%
6 Mth	0.98%	0.91%
1 Yr	1.08%	1.02%
2 Yr	1.29%	1.31%
3 Yr	1.48%	1.57%
5 Yr	1.84%	1.94%

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**	
		Lower	Upper
Regular Sav >1K	-84	0.05%	to 0.17%
Regular Sav >5K***	-84	0.17%	to 0.30%
Regular Sav >10K	-84	0.30%	to 0.42%
Regular Sav >25K	-84	0.42%	to 0.55%
MMKT >2.5K	-77	0.24%	to 0.37%
MMKT >10K***	-74	0.27%	to 0.40%
MMKT >25K	-71	0.30%	to 0.43%
MMKT >50K	-65	0.36%	to 0.49%
MMKT >100K	-61	0.40%	to 0.53%
IRA Shares >2.5K	N/A	0.30%	to 0.42%
IRA Shares >10K***	N/A	0.42%	to 0.55%
IRA Shares >25K	N/A	0.55%	to 0.67%
IRA Shares >50K	N/A	0.67%	to 0.80%
IRA Shares >100K	N/A	0.80%	to 0.92%
Int Checking <5K	N/A	0.01%	to 0.13%
Int Checking >5K***	-88	0.13%	to 0.26%
Int Checking >10K	N/A	0.26%	to 0.38%
Int Checking >25K	N/A	0.38%	to 0.51%
3 Month CD >10K****	-73	0.22%	to 0.47%
6 Month CD >10K****	-59	0.36%	to 0.61%
1 Year CD >10K****	-38	0.57%	to 0.82%
2 Year CD >10K****	-11	0.84%	to 1.09%
3 Year CD >10K****	14	1.09%	to 1.34%
5 Year CD >10K****	65	1.60%	to 1.85%

6 Month Forward CMT Rate for Jun-17 **1.07%**

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

