

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%	0.25%	0.22%	0.96%	-74	-99
MMKT >10K	0.25%	0.25%	0.26%	0.22%	0.28%	0.26%	0.96%	-71	-95
MMKT >25K	0.24%	0.27%	0.30%	0.26%	0.31%	0.29%	0.96%	-67	-92
Regular Sav >2.5K	0.11%	0.14%	0.14%	0.13%	0.17%	0.14%	0.96%	-82	-107
Int Checking >100	0.07%	0.09%	0.12%	0.17%	0.09%	0.10%	0.96%	-86	-111
Int Checking >2.5K	0.07%	0.08%	0.12%	0.18%	0.10%	0.10%	0.96%	-86	-111
3 Month CD >10K	0.28%	0.29%	0.25%	0.28%	0.35%	0.28%	1.05%	-77	-93
6 Month CD >10K	0.43%	0.43%	0.33%	0.44%	0.55%	0.44%	1.21%	-77	-77
1 Year CD >10K	0.66%	0.62%	0.54%	0.66%	0.84%	0.69%	1.31%	-62	-52
2 Year CD >10K	0.91%	0.91%	0.81%	0.97%	1.10%	0.96%	1.51%	-55	-25
3 Year CD >10K	1.16%	1.18%	1.08%	1.23%	1.30%	1.20%	1.65%	-46	-1
4 Year CD >10K	1.41%	1.44%	1.35%	1.48%	1.50%	1.43%	1.95%	-52	22
5 Year CD >10K	1.75%	1.74%	1.59%	1.71%	1.82%	1.71%	1.95%	-24	50

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%	0.06%	0.07%	0.06%	0.09%	0.07%	0.96%	-89	-114
MMKT >25K	0.07%	0.11%	0.11%	0.11%	0.12%	0.11%	0.96%	-85	-110
Regular Sav >2.5K	0.03%	0.04%	0.06%	0.05%	0.08%	0.06%	0.96%	-90	-115
Int Checking >100	0.02%	0.03%	0.04%	0.04%	0.05%	0.04%	0.96%	-92	-117
Int Checking >2.5K	0.02%	0.03%	0.04%	0.04%	0.05%	0.04%	0.96%	-92	-117
3 Month CD >10K	0.06%	0.07%	0.09%	0.09%	0.11%	0.10%	1.05%	-95	-111
6 Month CD >10K	0.09%	0.11%	0.14%	0.14%	0.21%	0.16%	1.21%	-105	-105
1 Year CD >10K	0.15%	0.21%	0.25%	0.29%	0.33%	0.27%	1.31%	-104	-94
2 Year CD >10K	0.27%	0.33%	0.41%	0.40%	0.47%	0.42%	1.51%	-109	-79
3 Year CD >10K	0.34%	0.41%	0.56%	0.48%	0.54%	0.54%	1.65%	-112	-67
4 Year CD >10K	0.40%	0.48%	0.70%	0.55%	0.60%	0.65%	1.95%	-130	-56
5 Year CD >10K	0.64%	0.72%	0.96%	0.78%	0.82%	0.87%	1.95%	-108	-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	
	Oct-17	Sep-17
1 Mth	0.96%	0.95%
3 Mth	1.05%	0.99%
6 Mth	1.21%	1.16%
1 Yr	1.31%	1.22%
2 Yr	1.51%	1.34%
3 Yr	1.65%	1.46%
5 Yr	1.95%	1.73%

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	-107	0.04%	to	0.16%
<b>Regular Sav &gt;5K***</b>	<b>-107</b>	<b>0.16%</b>	<b>to</b>	<b>0.29%</b>
Regular Sav >10K	-107	0.29%	to	0.41%
Regular Sav >25K	-107	0.41%	to	0.54%
MMKT >2.5K	-99	0.24%	to	0.37%
<b>MMKT &gt;10K***</b>	<b>-95</b>	<b>0.28%</b>	<b>to</b>	<b>0.40%</b>
MMKT >25K	-92	0.31%	to	0.44%
MMKT >50K	-86	0.37%	to	0.50%
MMKT >100K	-82	0.41%	to	0.54%
IRA Shares >2.5K	N/A	0.30%	to	0.43%
<b>IRA Shares &gt;10K***</b>	<b>N/A</b>	<b>0.43%</b>	<b>to</b>	<b>0.55%</b>
IRA Shares >25K	N/A	0.55%	to	0.68%
IRA Shares >50K	N/A	0.68%	to	0.80%
IRA Shares >100K	N/A	0.80%	to	0.93%
Int Checking <5K	N/A	0.00%	to	0.12%
<b>Int Checking &gt;5K***</b>	<b>-111</b>	<b>0.12%</b>	<b>to</b>	<b>0.25%</b>
Int Checking >10K	N/A	0.25%	to	0.37%
Int Checking >25K	N/A	0.37%	to	0.50%
3 Month CD >10K****	-93	0.24%	to	0.49%
6 Month CD >10K****	-77	0.40%	to	0.65%
1 Year CD >10K****	-52	0.65%	to	0.90%
2 Year CD >10K****	-25	0.92%	to	1.17%
3 Year CD >10K****	-1	1.15%	to	1.40%
5 Year CD >10K****	50	1.67%	to	1.92%

6 Month Forward CMT Rate for Nov-17 **1.29%**

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

