

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	0.24%	0.22%	0.21%	0.18%	0.24%	0.21%	0.95%	-74	-95
MMKT >10K	0.24%	0.24%	0.25%	0.22%	0.28%	0.25%	0.95%	-70	-91
MMKT >25K	0.24%	0.26%	0.29%	0.26%	0.31%	0.29%	0.95%	-66	-87
Regular Sav >2.5K	0.11%	0.14%	0.14%	0.13%	0.17%	0.14%	0.95%	-81	-102
Int Checking >100	0.07%	0.09%	0.12%	0.17%	0.09%	0.10%	0.95%	-85	-106
Int Checking >2.5K	0.07%	0.08%	0.12%	0.19%	0.10%	0.10%	0.95%	-85	-106
3 Month CD >10K	0.27%	0.28%	0.25%	0.28%	0.34%	0.27%	0.99%	-72	-89
6 Month CD >10K	0.42%	0.41%	0.33%	0.44%	0.53%	0.43%	1.16%	-73	-73
1 Year CD >10K	0.64%	0.59%	0.53%	0.66%	0.80%	0.67%	1.22%	-55	-49
2 Year CD >10K	0.89%	0.88%	0.80%	0.96%	1.06%	0.94%	1.34%	-40	-22
3 Year CD >10K	1.15%	1.15%	1.09%	1.21%	1.27%	1.18%	1.46%	-28	2
4 Year CD >10K	1.41%	1.42%	1.38%	1.45%	1.48%	1.42%	1.73%	-31	27
5 Year CD >10K	1.74%	1.73%	1.59%	1.69%	1.80%	1.70%	1.73%	-3	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%	0.07%	0.95%	-88	-109
MMKT >25K	0.06%	0.10%	0.10%	0.09%	0.11%	0.11%	0.95%	-84	-105
Regular Sav >2.5K	0.03%	0.04%	0.06%	0.05%	0.08%	0.06%	0.95%	-89	-110
Int Checking >100	0.02%	0.03%	0.04%	0.04%	0.05%	0.04%	0.95%	-91	-112
Int Checking >2.5K	0.02%	0.03%	0.04%	0.04%	0.05%	0.04%	0.95%	-91	-112
3 Month CD >10K	0.06%	0.07%	0.09%	0.09%	0.11%	0.10%	0.99%	-89	-106
6 Month CD >10K	0.09%	0.11%	0.14%	0.14%	0.20%	0.16%	1.16%	-100	-100
1 Year CD >10K	0.15%	0.21%	0.24%	0.27%	0.32%	0.27%	1.22%	-95	-89
2 Year CD >10K	0.27%	0.33%	0.40%	0.39%	0.45%	0.41%	1.34%	-93	-75
3 Year CD >10K	0.34%	0.41%	0.55%	0.47%	0.52%	0.53%	1.46%	-93	-63
4 Year CD >10K	0.40%	0.48%	0.70%	0.54%	0.59%	0.65%	1.73%	-108	-51
5 Year CD >10K	0.55%	0.61%	0.96%	0.71%	0.81%	0.85%	1.73%	-88	-31

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	
	Sep-17	Aug-17
1 Mth	0.95%	1.00%
3 Mth	0.99%	1.08%
6 Mth	1.16%	1.16%
1 Yr	1.22%	1.22%
2 Yr	1.34%	1.37%
3 Yr	1.46%	1.53%
5 Yr	1.73%	1.85%

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	-102	0.03%	to	0.15%
<b>Regular Sav &gt;5K***</b>	<b>-102</b>	<b>0.15%</b>	<b>to</b>	<b>0.28%</b>
Regular Sav >10K	-102	0.28%	to	0.40%
Regular Sav >25K	-102	0.40%	to	0.53%
MMKT >2.5K	-95	0.22%	to	0.35%
<b>MMKT &gt;10K***</b>	<b>-91</b>	<b>0.26%</b>	<b>to</b>	<b>0.39%</b>
MMKT >25K	-87	0.30%	to	0.43%
MMKT >50K	-81	0.36%	to	0.49%
MMKT >100K	-77	0.40%	to	0.53%
IRA Shares >2.5K	N/A	0.29%	to	0.41%
<b>IRA Shares &gt;10K***</b>	<b>N/A</b>	<b>0.41%</b>	<b>to</b>	<b>0.54%</b>
IRA Shares >25K	N/A	0.54%	to	0.66%
IRA Shares >50K	N/A	0.66%	to	0.79%
IRA Shares >100K	N/A	0.79%	to	0.91%
Int Checking <5K	N/A	0.00%	to	0.11%
<b>Int Checking &gt;5K***</b>	<b>-106</b>	<b>0.11%</b>	<b>to</b>	<b>0.24%</b>
Int Checking >10K	N/A	0.24%	to	0.36%
Int Checking >25K	N/A	0.36%	to	0.49%
3 Month CD >10K****	-89	0.22%	to	0.47%
6 Month CD >10K****	-73	0.38%	to	0.63%
1 Year CD >10K****	-49	0.62%	to	0.87%
2 Year CD >10K****	-22	0.89%	to	1.14%
3 Year CD >10K****	2	1.13%	to	1.38%
5 Year CD >10K****	55	1.65%	to	1.90%

6 Month Forward CMT Rate for Oct-17 **1.23%**

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

