

# Catalyst Strategic Solutions Dividend Rate Guidelines May 2012

Credit Union Averages										
Account Types	5 Largest U.S. States					National	US Treasury	Average Spread (bps) to		
	CA	FL	IL	NY	TX	Average	Curve	Yield Curve	6 Mth CMT	
MMKT >2.5K	0.15%	0.22%	0.21%	0.29%	0.28%	0.23%	0.07%	16	8	
MMKT >10K	0.18%	0.26%	0.26%	0.34%	0.33%	0.28%	0.07%	21	13	
MMKT >25K	0.24%	0.30%	0.35%	0.42%	0.40%	0.34%	0.07%	27	19	
MMKT >50K	0.28%	0.35%	0.41%	0.52%	0.43%	0.39%	0.07%	32	24	
MMKT >100K	0.34%	0.38%	0.45%	0.57%	0.46%	0.44%	0.07%	37	29	
Regular Sav >1K	0.14%	0.18%	0.20%	0.24%	0.22%	0.19%	0.07%	12	4	
Int Checking >5K	0.10%	0.14%	0.14%	0.19%	0.14%	0.14%	0.07%	7	-1	
3 Month CD >10K	0.19%	0.22%	0.21%	0.33%	0.31%	0.25%	0.09%	16	10	
6 Month CD >10K	0.29%	0.33%	0.31%	0.43%	0.44%	0.37%	0.15%	22	22	
1 Year CD >10K	0.42%	0.47%	0.51%	0.64%	0.65%	0.55%	0.21%	34	40	
2 Year CD >10K	0.65%	0.70%	0.74%	0.95%	0.94%	0.82%	0.27%	55	67	
3 Year CD >10K	0.91%	0.98%	1.02%	1.25%	1.22%	1.10%	0.41%	69	95	
5 Year CD >10K	1.43%	1.50%	1.48%	1.78%	1.80%	1.63%	0.83%	80	148	

Bank Averages										
Account Types	5 Largest U.S. States					National	US Treasury	Average Spread to		
	CA	FL	IL	NY	TX	Average	Curve	Yield Curve	6 Mth CMT	
MMKT >2.5K	0.11%	0.13%	0.13%	0.23%	0.15%	0.15%	0.07%	8	0	
MMKT >10K	0.14%	0.20%	0.16%	0.26%	0.17%	0.19%	0.07%	12	4	
MMKT >25K	0.18%	0.27%	0.21%	0.32%	0.21%	0.24%	0.07%	17	9	
MMKT >50K	0.22%	0.31%	0.25%	0.36%	0.25%	0.28%	0.07%	21	13	
MMKT >100K	0.26%	0.38%	0.30%	0.40%	0.31%	0.33%	0.07%	26	18	
Regular Sav >1K	0.09%	0.15%	0.13%	0.18%	0.16%	0.15%	0.07%	8	0	
Int Checking >5K	0.07%	0.10%	0.10%	0.15%	0.10%	0.11%	0.07%	4	-4	
3 Month CD >10K	0.15%	0.16%	0.13%	0.17%	0.18%	0.16%	0.09%	7	1	
6 Month CD >10K	0.22%	0.25%	0.22%	0.27%	0.27%	0.25%	0.15%	10	10	
1 Year CD >10K	0.32%	0.41%	0.37%	0.43%	0.45%	0.40%	0.21%	19	25	
2 Year CD >10K	0.50%	0.62%	0.60%	0.65%	0.65%	0.63%	0.27%	36	48	
3 Year CD >10K	0.68%	0.79%	0.82%	0.80%	0.81%	0.84%	0.41%	43	69	
5 Year CD >10K	1.12%	1.18%	1.29%	1.26%	1.22%	1.28%	0.83%	45	113	

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-12	Apr-12
1 Mth	0.07%	0.05%
3 Mth	0.09%	0.07%
6 Mth	0.15%	0.13%
1 Yr	0.21%	0.22%
2 Yr	0.27%	0.35%
3 Yr	0.41%	0.54%
5 Yr	0.83%	1.07%

CMT: Constant Maturity Treasury

Sources:

State and National Average Rates for Cus and Banks obtained from DataTrac Corp. through NAFCU.org

US Treasury rates obtained from BLOOMBERG

Dividend Rate Guidance			
Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**	
Regular Sav >1K	N/A	0.04%	to 0.16%
<b>Regular Sav &gt;5K***</b>	<b>4</b>	<b>0.16%</b>	<b>to 0.29%</b>
Regular Sav >10K	N/A	0.29%	to 0.41%
Regular Sav >25K	N/A	0.41%	to 0.54%
MMKT >2.5K	8	0.20%	to 0.33%
<b>MMKT &gt;10K***</b>	<b>13</b>	<b>0.25%</b>	<b>to 0.38%</b>
MMKT >25K	19	0.31%	to 0.44%
MMKT >50K	24	0.36%	to 0.49%
MMKT >100K	29	0.41%	to 0.54%
IRA Shares >2.5K	N/A	0.28%	to 0.40%
<b>IRA Shares &gt;10K***</b>	<b>N/A</b>	<b>0.40%</b>	<b>to 0.53%</b>
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%
<b>Int Checking &gt;5K***</b>	<b>-1</b>	<b>0.11%</b>	<b>to 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****	10	0.16%	to 0.41%
6 Month CD >10K****	22	0.28%	to 0.53%
1 Year CD >10K****	40	0.46%	to 0.71%
2 Year CD >10K****	67	0.73%	to 0.98%
3 Year CD >10K****	95	1.01%	to 1.26%
5 Year CD >10K****	148	1.54%	to 1.79%

6 Month CMT Forward Rate for Jun-12

**0.18%**

Notes

\* Spreading 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

