CATALYST Strategic Solutions

April 2023

DIVIDEND GUIDELINES

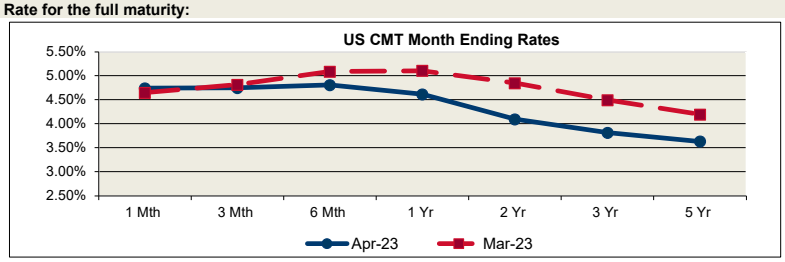
Credit Union & Bank Averages

Account Types	5 Largest U.S. States					National	National	National	US Treasury	Average Spread (bps) to	
	CA	FL	IL	NY	TX	Average	High	Low	Curve	Yield Curve	6 Mth CMT
MMKT >2.5K	0.21%	0.34%	0.31%	0.27%	0.61%	0.36%	5.02%	0.01%	4.74%	-438	-445
MMKT >10K	0.28%	0.38%	0.38%	0.41%	0.66%	0.44%	5.02%	0.01%	4.74%	-430	-437
MMKT >25K	0.34%	0.42%	0.44%	0.55%	0.70%	0.52%	5.02%	0.01%	4.74%	-422	-429
MMKT >50K	0.39%	0.46%	0.50%	0.59%	0.76%	0.59%	5.02%	0.01%	4.74%	-415	-422
MMKT >100K	0.46%	0.52%	0.59%	0.65%	0.91%	0.71%	5.02%	0.00%	4.74%	-403	-410
Regular Sav >2.5K	0.09%	0.11%	0.12%	0.14%	0.28%	0.15%	4.75%	0.00%	4.74%	-459	-466
Int Checking >2.5K	0.04%	0.07%	0.10%	0.04%	0.17%	0.10%	3.25%	0.00%	4.74%	-464	-471
IRA Shares >2.5K	0.22%	0.24%	0.31%	0.25%	0.43%	0.34%	5.58%	0.01%	4.74%	-440	-447
3 Month CD >10K	0.65%	0.50%	0.47%	0.72%	0.87%	0.58%	5.25%	0.01%	4.75%	-417	-423
6 Month CD >10K	0.70%	0.77%	0.62%	0.94%	1.44%	0.96%	5.31%	0.01%	4.81%	-385	-385
1 Year CD >10K	1.08%	1.21%	0.91%	1.51%	1.89%	1.39%	5.35%	0.01%	4.61%	-322	-342
2 Year CD >10K	1.04%	1.22%	0.98%	1.35%	1.86%	1.38%	5.50%	0.01%	4.10%	-272	-343
3 Year CD >10K	1.04%	1.13%	1.00%	1.24%	1.76%	1.33%	5.55%	0.01%	3.81%	-248	-348
4 Year CD >10K	1.02%	1.10%	1.01%	1.21%	1.64%	1.31%	5.27%	0.01%	3.63%	-232	-350
5 Year CD >10K	1.27%	1.17%	1.09%	1.21%	1.74%	1.40%	5.38%	0.01%	3.63%	-223	-341

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	
	Apr-23	**Mar-23**
1 Mth	**4.74%**	**4.65%**
3 Mth	**4.75%**	**4.81%**
6 Mth	**4.81%**	**5.09%**
1 Yr	**4.61%**	**5.11%**
2 Yr	**4.10%**	**4.85%**
3 Yr	**3.81%**	**4.49%**
5 Yr	**3.63%**	**4.20%**



CMT: Constant Maturity Treasury

Sources:

State and National Average Rates for CUs and Banks obtained from S&P Capital

US Treasury rates obtained from BLOOMBERG

Dividend Rate Guidance

Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**		
MMKT >2.5K	-445	0.27%	to	0.40%
MMKT >10K***	-437	0.35%	to	0.48%
MMKT >25K	-429	0.43%	to	0.56%
MMKT >50K	-422	0.50%	to	0.63%
MMKT >100K	-410	0.62%	to	0.75%
Regular Sav >1K	-466	0.00%	to	0.06%
Regular Sav >5K***	-466	0.06%	to	0.19%
Regular Sav >10K	-466	0.19%	to	0.31%
Regular Sav >25K	-466	0.31%	to	0.44%
Int Checking <5K	-478	0.00%	to	0.01%
Int Checking >5K***	-471	0.01%	to	0.14%
Int Checking >10K	-459	0.14%	to	0.26%
Int Checking >25K	-446	0.26%	to	0.39%
IRA Shares >2.5K	-447	0.13%	to	0.25%
IRA Shares >10K***	-447	0.25%	to	0.38%
IRA Shares >25K	-447	0.38%	to	0.50%
IRA Shares >50K	-447	0.50%	to	0.63%
IRA Shares >100K	-447	0.63%	to	0.75%
3 Month CD >10K****	-423	0.43%	to	0.68%
6 Month CD >10K****	-385	0.81%	to	1.06%
1 Year CD >10K****	-342	1.24%	to	1.49%
2 Year CD >10K****	-343	1.23%	to	1.48%
3 Year CD >10K****	-348	1.18%	to	1.43%
5 Year CD >10K****	-341	1.25%	to	1.50%

6 Month Forward CMT Rate for **May-23** **4.78%**

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