

DIVIDEND GUIDELINES

Credit Union & Bank Averages

| Account Types | 5 Largest U.S. States | | | | | National Average | National High | National Low | US Treasury Curve | Average Spread (bps) to | |
|--------------------|-----------------------|-------|-------|-------|-------|------------------|---------------|--------------|-------------------|-------------------------|-----------|
| | CA | FL | IL | NY | TX | | | | | Yield Curve | 6 Mth CMT |
| MMKT >2.5K | 0.32% | 0.41% | 0.39% | 0.38% | 0.76% | 0.47% | 5.64% | 0.01% | 5.49% | -502 | -485 |
| MMKT >10K | 0.37% | 0.47% | 0.50% | 0.51% | 0.83% | 0.56% | 5.40% | 0.01% | 5.49% | -493 | -476 |
| MMKT >25K | 0.41% | 0.53% | 0.61% | 0.63% | 0.89% | 0.65% | 5.40% | 0.01% | 5.49% | -484 | -467 |
| MMKT >50K | 0.45% | 0.59% | 0.68% | 0.73% | 0.95% | 0.75% | 5.40% | 0.01% | 5.49% | -474 | -457 |
| MMKT >100K | 0.63% | 0.76% | 0.81% | 0.83% | 1.16% | 0.95% | 5.40% | 0.01% | 5.49% | -454 | -437 |
| Regular Sav >2.5K | 0.08% | 0.11% | 0.15% | 0.21% | 0.35% | 0.18% | 8.75% | 0.00% | 5.49% | -531 | -514 |
| Int Checking >2.5K | 0.04% | 0.07% | 0.11% | 0.12% | 0.20% | 0.13% | 5.00% | 0.01% | 5.49% | -536 | -519 |
| IRA Shares >2.5K | 0.28% | 0.27% | 0.40% | 0.34% | 0.57% | 0.44% | 6.06% | 0.01% | 5.49% | -505 | -488 |
| 3 Month CD >10K | 1.58% | 1.66% | 0.92% | 1.19% | 2.08% | 1.38% | 5.88% | 0.01% | 5.37% | -399 | -394 |
| 6 Month CD >10K | 1.24% | 1.51% | 1.20% | 1.33% | 2.45% | 1.69% | 6.17% | 0.01% | 5.32% | -363 | -363 |
| 1 Year CD >10K | 1.37% | 1.62% | 1.25% | 1.75% | 2.46% | 1.88% | 8.00% | 0.01% | 5.03% | -315 | -344 |
| 2 Year CD >10K | 1.20% | 1.40% | 1.18% | 1.40% | 2.20% | 1.63% | 5.50% | 0.01% | 4.62% | -299 | -369 |
| 3 Year CD >10K | 1.15% | 1.28% | 1.20% | 1.31% | 1.97% | 1.54% | 5.25% | 0.01% | 4.41% | -287 | -378 |
| 4 Year CD >10K | 1.07% | 1.22% | 1.18% | 1.23% | 1.83% | 1.46% | 5.50% | 0.01% | 4.21% | -275 | -386 |
| 5 Year CD >10K | 1.17% | 1.28% | 1.26% | 1.27% | 1.89% | 1.54% | 5.13% | 0.01% | 4.21% | -267 | -378 |

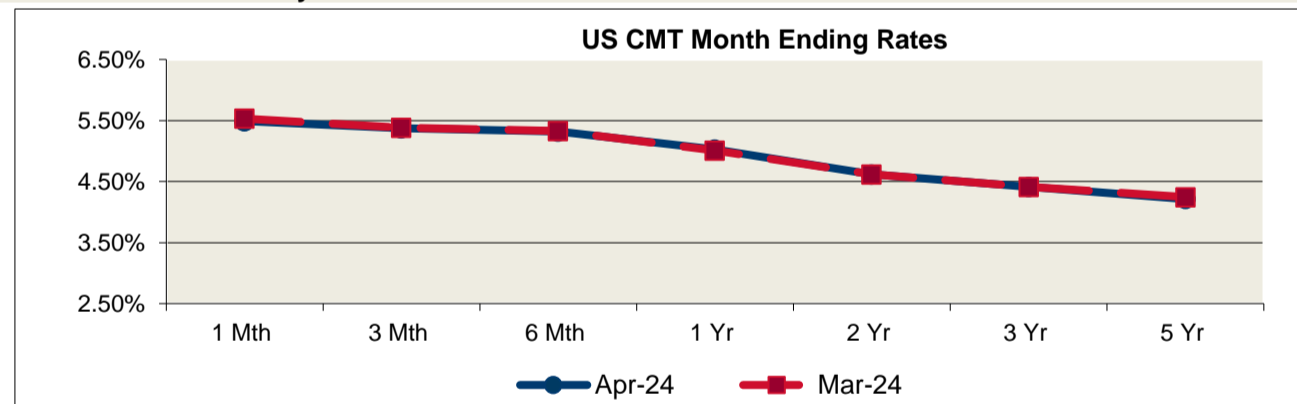
Dividend Rate Guidance

| Account Types | Spread (bps) to: 6 Mth CMT* | Dividend Rate Ranges** | | |
|---------------------|--------------------------------|------------------------|----|--------|
| MMKT >2.5K | -485 | 0.32% | to | 0.45% |
| MMKT >10K*** | -476 | 0.41% | to | 0.54% |
| MMKT >25K | -467 | 0.50% | to | 0.63% |
| MMKT >50K | -457 | 0.60% | to | 0.73% |
| MMKT >100K | -437 | 0.80% | to | 0.93% |
| Regular Sav >1K | -514 | 0.00% | to | 0.03% |
| Regular Sav >5K*** | -514 | 0.03% | to | 0.16% |
| Regular Sav >10K | -514 | 0.16% | to | 0.28% |
| Regular Sav >25K | -514 | 0.28% | to | 0.41% |
| Int Checking <5K | -525 | 0.00% | to | -0.02% |
| Int Checking >5K*** | -519 | -0.02% | to | 0.11% |
| Int Checking >10K | -507 | 0.11% | to | 0.23% |
| Int Checking >25K | -494 | 0.23% | to | 0.36% |
| IRA Shares >2.5K | -488 | 0.17% | to | 0.29% |
| IRA Shares >10K*** | -488 | 0.29% | to | 0.42% |
| IRA Shares >25K | -488 | 0.42% | to | 0.54% |
| IRA Shares >50K | -488 | 0.54% | to | 0.67% |
| IRA Shares >100K | -488 | 0.67% | to | 0.79% |
| 3 Month CD >10K**** | -394 | 1.17% | to | 1.42% |
| 6 Month CD >10K**** | -363 | 1.48% | to | 1.73% |
| 1 Year CD >10K**** | -344 | 1.67% | to | 1.92% |
| 2 Year CD >10K**** | -369 | 1.42% | to | 1.67% |
| 3 Year CD >10K**** | -378 | 1.33% | to | 1.58% |
| 5 Year CD >10K**** | -378 | 1.33% | to | 1.58% |

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-24 | Mar-24 |
| 1 Mth | 5.49% | 5.53% |
| 3 Mth | 5.37% | 5.38% |
| 6 Mth | 5.32% | 5.33% |
| 1 Yr | 5.03% | 5.01% |
| 2 Yr | 4.62% | 4.62% |
| 3 Yr | 4.41% | 4.42% |
| 5 Yr | 4.21% | 4.25% |



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

6 Month Forward CMT Rate for

May-24

5.24%

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