CATALYST Strategic Solutions

December 2023

DIVIDEND GUIDELINES

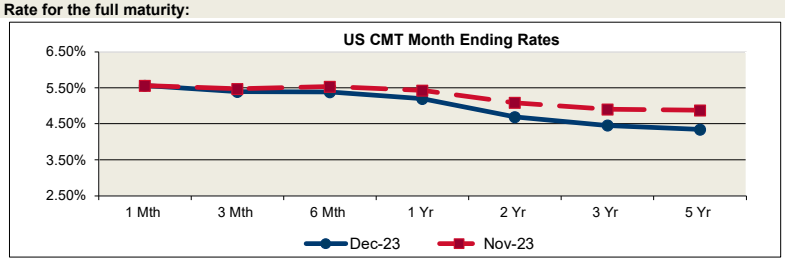
Credit Union & Bank Averages

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	0.29%	0.41%	0.38%	0.29%	0.77%	0.45%	5.40%	0.01%	5.56%	-511	-493
MMKT >10K	0.33%	0.47%	0.49%	0.44%	0.83%	0.54%	5.40%	0.01%	5.56%	-502	-484
MMKT >25K	0.37%	0.53%	0.59%	0.58%	0.89%	0.63%	5.40%	0.01%	5.56%	-493	-475
MMKT >50K	0.42%	0.58%	0.66%	0.63%	0.95%	0.71%	5.40%	0.01%	5.56%	-485	-467
MMKT >100K	0.59%	0.75%	0.79%	0.72%	1.20%	0.91%	5.40%	0.00%	5.56%	-465	-447
Regular Sav >2.5K	0.09%	0.13%	0.15%	0.16%	0.36%	0.18%	10.00%	0.01%	5.56%	-538	-520
Int Checking >2.5K	0.04%	0.07%	0.12%	0.04%	0.21%	0.12%	6.17%	0.01%	5.56%	-544	-526
IRA Shares >2.5K	0.27%	0.26%	0.39%	0.34%	0.55%	0.42%	6.26%	0.01%	5.56%	-514	-496
3 Month CD >10K	1.58%	1.63%	0.83%	1.21%	1.92%	1.29%	6.00%	0.01%	5.39%	-410	-409
6 Month CD >10K	1.12%	1.35%	1.04%	1.36%	2.27%	1.53%	6.00%	0.01%	5.38%	-385	-385
1 Year CD >10K	1.35%	1.57%	1.22%	1.91%	2.41%	1.83%	6.40%	0.01%	5.19%	-336	-355
2 Year CD >10K	1.14%	1.32%	1.14%	1.44%	2.18%	1.59%	5.75%	0.01%	4.69%	-310	-379
3 Year CD >10K	1.11%	1.23%	1.17%	1.30%	1.96%	1.50%	5.90%	0.01%	4.45%	-295	-388
4 Year CD >10K	1.05%	1.19%	1.14%	1.31%	1.81%	1.44%	5.64%	0.01%	4.34%	-290	-394
5 Year CD >10K	1.15%	1.25%	1.23%	1.30%	1.90%	1.52%	5.46%	0.01%	4.34%	-282	-386

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	
	Dec-23	**Nov-23**
1 Mth	**5.56%**	**5.56%**
3 Mth	**5.39%**	**5.47%**
6 Mth	**5.38%**	**5.54%**
1 Yr	**5.19%**	**5.43%**
2 Yr	**4.69%**	**5.08%**
3 Yr	**4.45%**	**4.90%**
5 Yr	**4.34%**	**4.88%**



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	-493	0.32%	to	0.45%
MMKT >10K***	-484	0.41%	to	0.54%
MMKT >25K	-475	0.50%	to	0.63%
MMKT >50K	-467	0.58%	to	0.71%
MMKT >100K	-447	0.78%	to	0.91%
Regular Sav >1K	-520	0.00%	to	0.05%
Regular Sav >5K***	-520	0.05%	to	0.18%
Regular Sav >10K	-520	0.18%	to	0.30%
Regular Sav >25K	-520	0.30%	to	0.43%
Int Checking <5K	-532	0.00%	to	-0.01%
Int Checking >5K***	-526	-0.01%	to	0.12%
Int Checking >10K	-514	0.12%	to	0.24%
Int Checking >25K	-501	0.24%	to	0.37%
IRA Shares >2.5K	-496	0.17%	to	0.29%
IRA Shares >10K***	-496	0.29%	to	0.42%
IRA Shares >25K	-496	0.42%	to	0.54%
IRA Shares >50K	-496	0.54%	to	0.67%
IRA Shares >100K	-496	0.67%	to	0.79%
3 Month CD >10K****	-409	1.10%	to	1.35%
6 Month CD >10K****	-385	1.34%	to	1.59%
1 Year CD >10K****	-355	1.64%	to	1.89%
2 Year CD >10K****	-379	1.40%	to	1.65%
3 Year CD >10K****	-388	1.31%	to	1.56%
5 Year CD >10K****	-386	1.33%	to	1.58%

6 Month Forward CMT Rate for **Jan-24** **5.32%**

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