CATALYST Strategic Solutions

February 2023

DIVIDEND GUIDELINES

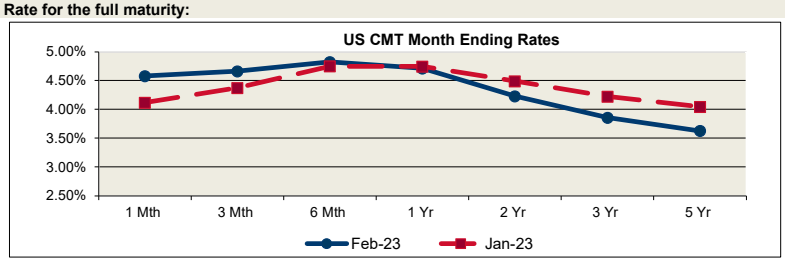
Credit Union & Bank Averages

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	0.22%	0.24%	0.26%	0.25%	0.52%	0.31%	4.34%	0.01%	4.58%	-427	-451
MMKT >10K	0.24%	0.27%	0.32%	0.39%	0.56%	0.38%	4.34%	0.01%	4.58%	-421	-445
MMKT >25K	0.25%	0.30%	0.38%	0.53%	0.60%	0.44%	4.34%	0.01%	4.58%	-414	-438
MMKT >50K	0.29%	0.34%	0.43%	0.58%	0.65%	0.50%	4.34%	0.01%	4.58%	-408	-432
MMKT >100K	0.35%	0.39%	0.50%	0.63%	0.78%	0.61%	4.39%	0.00%	4.58%	-397	-421
Regular Sav >2.5K	0.09%	0.10%	0.11%	0.14%	0.25%	0.14%	4.08%	0.01%	4.58%	-444	-468
Int Checking >2.5K	0.04%	0.06%	0.08%	0.04%	0.13%	0.08%	3.25%	0.01%	4.58%	-450	-474
IRA Shares >2.5K	0.20%	0.20%	0.29%	0.25%	0.39%	0.31%	5.42%	0.01%	4.58%	-427	-451
3 Month CD >10K	0.56%	0.39%	0.40%	0.59%	0.75%	0.49%	5.12%	0.01%	4.67%	-418	-433
6 Month CD >10K	0.65%	0.65%	0.53%	0.84%	1.25%	0.82%	5.12%	0.01%	4.82%	-400	-400
1 Year CD >10K	1.03%	1.01%	0.82%	1.22%	1.70%	1.17%	5.15%	0.01%	4.71%	-354	-365
2 Year CD >10K	0.99%	1.02%	0.91%	1.18%	1.70%	1.22%	6.50%	0.01%	4.23%	-301	-360
3 Year CD >10K	1.01%	1.00%	0.92%	1.02%	1.62%	1.20%	8.00%	0.01%	3.86%	-266	-362
4 Year CD >10K	0.99%	1.00%	0.95%	1.02%	1.50%	1.18%	8.00%	0.01%	3.63%	-245	-364
5 Year CD >10K	1.12%	1.08%	1.04%	1.07%	1.64%	1.28%	8.00%	0.01%	3.63%	-235	-354

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	
	Feb-23	**Jan-23**
1 Mth	**4.58%**	**4.12%**
3 Mth	**4.67%**	**4.37%**
6 Mth	**4.82%**	**4.75%**
1 Yr	**4.71%**	**4.75%**
2 Yr	**4.23%**	**4.49%**
3 Yr	**3.86%**	**4.22%**
5 Yr	**3.63%**	**4.05%**



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	-451	0.27%	to	0.39%
MMKT >10K* **	**-445**	**0.33%**	**to**	**0.46%**
MMKT >25K	-438	0.40%	to	0.52%
MMKT >50K	-432	0.46%	to	0.58%
MMKT >100K	-421	0.57%	to	0.69%
Regular Sav >1K	**-468**	0.00%	to	0.10%
Regular Sav >5K* **	**-468**	**0.10%**	**to**	**0.22%**
Regular Sav >10K	**-468**	0.22%	to	0.35%
Regular Sav >25K	**-468**	0.35%	to	0.47%
Int Checking <5K	-482	0.00%	to	0.04%
Int Checking >5K* **	**-474**	**0.04%**	**to**	**0.16%**
Int Checking >10K	-462	0.16%	to	0.29%
Int Checking >25K	-449	0.29%	to	0.41%
IRA Shares >2.5K	**-451**	0.14%	to	0.27%
IRA Shares >10K* **	**-451**	**0.27%**	**to**	**0.39%**
IRA Shares >25K	**-451**	0.39%	to	0.52%
IRA Shares >50K	**-451**	0.52%	to	0.64%
IRA Shares >100K	**-451**	0.64%	to	0.77%
3 Month CD >10K****	**-433**	0.38%	to	0.63%
6 Month CD >10K****	**-400**	0.71%	to	0.96%
1 Year CD >10K****	**-365**	1.06%	to	1.31%
2 Year CD >10K****	**-360**	1.11%	to	1.36%
3 Year CD >10K****	**-362**	1.09%	to	1.34%
5 Year CD >10K****	**-354**	1.17%	to	1.42%

6 Month Forward CMT Rate for **Mar-23** **4.84%**

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