

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	0.32%	0.41%	0.38%	0.30%	0.77%	0.46%	5.50%	0.01%	5.53%	-507	-468
MMKT >10K	0.37%	0.47%	0.49%	0.43%	0.84%	0.55%	5.40%	0.01%	5.53%	-498	-459
MMKT >25K	0.41%	0.53%	0.60%	0.56%	0.91%	0.64%	5.40%	0.01%	5.53%	-489	-450
MMKT >50K	0.46%	0.59%	0.67%	0.61%	0.98%	0.73%	5.40%	0.01%	5.53%	-480	-441
MMKT >100K	0.63%	0.75%	0.80%	0.70%	1.22%	0.93%	5.40%	0.00%	5.53%	-460	-421
Regular Sav >2.5K	0.08%	0.12%	0.15%	0.22%	0.34%	0.18%	10.00%	0.00%	5.53%	-535	-496
Int Checking >2.5K	0.04%	0.07%	0.11%	0.05%	0.21%	0.12%	6.17%	0.01%	5.53%	-541	-502
IRA Shares >2.5K	0.28%	0.27%	0.39%	0.35%	0.56%	0.43%	6.18%	0.01%	5.53%	-510	-471
3 Month CD >10K	1.62%	1.64%	0.90%	1.18%	2.05%	1.37%	6.17%	0.01%	5.37%	-400	-377
6 Month CD >10K	1.25%	1.37%	1.10%	1.31%	2.39%	1.62%	6.00%	0.01%	5.14%	-352	-352
1 Year CD >10K	1.36%	1.54%	1.23%	1.80%	2.43%	1.85%	6.17%	0.01%	4.80%	-295	-329
2 Year CD >10K	1.18%	1.29%	1.15%	1.36%	2.19%	1.60%	5.64%	0.01%	4.19%	-259	-354
3 Year CD >10K	1.12%	1.24%	1.18%	1.28%	1.96%	1.50%	5.90%	0.01%	3.99%	-249	-364
4 Year CD >10K	1.05%	1.18%	1.16%	1.22%	1.82%	1.44%	5.64%	0.01%	3.89%	-245	-370
5 Year CD >10K	1.16%	1.25%	1.25%	1.27%	1.88%	1.52%	5.38%	0.01%	3.89%	-237	-362

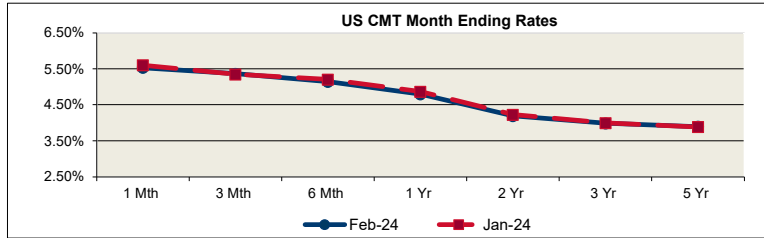
Dividend Rate Guidance

Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**	
MMKT >2.5K	-468	0.27%	to 0.39%
MMKT >10K***	-459	0.36%	to 0.48%
MMKT >25K	-450	0.45%	to 0.57%
MMKT >50K	-441	0.54%	to 0.66%
MMKT >100K	-421	0.74%	to 0.86%
Regular Sav >1K	-496	0.00%	to -0.01%
Regular Sav >5K***	-496	-0.01%	to 0.11%
Regular Sav >10K	-496	0.11%	to 0.24%
Regular Sav >25K	-496	0.24%	to 0.36%
Int Checking <5K	-505	0.00%	to -0.07%
Int Checking >5K***	-502	-0.07%	to 0.05%
Int Checking >10K	-490	0.05%	to 0.18%
Int Checking >25K	-477	0.18%	to 0.30%
IRA Shares >2.5K	-471	0.11%	to 0.24%
IRA Shares >10K***	-471	0.24%	to 0.36%
IRA Shares >25K	-471	0.36%	to 0.49%
IRA Shares >50K	-471	0.49%	to 0.61%
IRA Shares >100K	-471	0.61%	to 0.74%
3 Month CD >10K****	-377	1.11%	to 1.36%
6 Month CD >10K****	-352	1.36%	to 1.61%
1 Year CD >10K****	-329	1.59%	to 1.84%
2 Year CD >10K****	-354	1.34%	to 1.59%
3 Year CD >10K****	-364	1.24%	to 1.49%
5 Year CD >10K****	-362	1.26%	to 1.51%

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-24	Jan-24
1 Mth	5.53%	5.60%
3 Mth	5.37%	5.34%
6 Mth	5.14%	5.21%
1 Yr	4.80%	4.86%
2 Yr	4.19%	4.23%
3 Yr	3.99%	4.00%
5 Yr	3.89%	3.88%



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

6 Month Forward CMT Rate for

Mar-24

5.01%

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