CATALYST Strategic Solutions

March 2023

DIVIDEND GUIDELINES

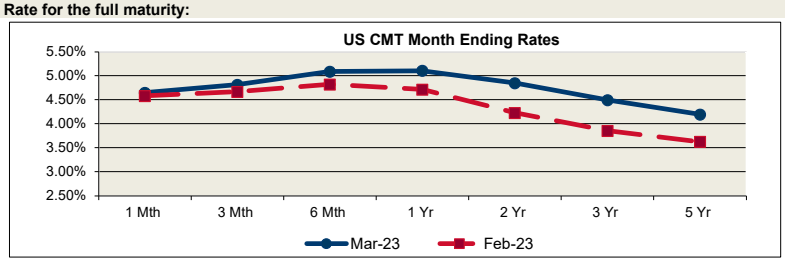
Credit Union & Bank Averages

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	0.23%	0.30%	0.27%	0.26%	0.56%	0.33%	4.34%	0.01%	4.65%	-432	-476
MMKT >10K	0.29%	0.34%	0.34%	0.40%	0.61%	0.41%	4.34%	0.01%	4.65%	-424	-468
MMKT >25K	0.34%	0.37%	0.41%	0.54%	0.65%	0.49%	4.34%	0.01%	4.65%	-416	-460
MMKT >50K	0.37%	0.41%	0.46%	0.59%	0.70%	0.55%	4.34%	0.01%	4.65%	-410	-454
MMKT >100K	0.44%	0.46%	0.53%	0.65%	0.83%	0.66%	4.65%	0.00%	4.65%	-399	-443
Regular Sav >2.5K	0.09%	0.10%	0.11%	0.14%	0.26%	0.14%	4.75%	0.00%	4.65%	-451	-495
Int Checking >2.5K	0.04%	0.06%	0.08%	0.04%	0.13%	0.08%	3.25%	0.01%	4.65%	-457	-501
IRA Shares >2.5K	0.21%	0.20%	0.29%	0.26%	0.41%	0.33%	5.42%	0.01%	4.65%	-432	-476
3 Month CD >10K	0.55%	0.45%	0.42%	0.60%	0.80%	0.52%	5.12%	0.01%	4.81%	-429	-457
6 Month CD >10K	0.68%	0.70%	0.56%	0.88%	1.32%	0.88%	5.12%	0.01%	5.09%	-421	-421
1 Year CD >10K	1.05%	1.12%	0.86%	1.45%	1.80%	1.30%	5.25%	0.01%	5.11%	-381	-379
2 Year CD >10K	1.01%	1.12%	0.94%	1.34%	1.80%	1.32%	5.12%	0.01%	4.85%	-353	-377
3 Year CD >10K	1.02%	1.07%	0.96%	1.21%	1.69%	1.28%	4.90%	0.01%	4.49%	-321	-381
4 Year CD >10K	1.00%	1.04%	0.98%	1.20%	1.58%	1.26%	5.05%	0.01%	4.20%	-294	-383
5 Year CD >10K	1.10%	1.12%	1.06%	1.20%	1.70%	1.35%	5.13%	0.01%	4.20%	-285	-374

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	
	Mar-23	**Feb-23**
1 Mth	**4.65%**	**4.58%**
3 Mth	**4.81%**	**4.67%**
6 Mth	**5.09%**	**4.82%**
1 Yr	**5.11%**	**4.71%**
2 Yr	**4.85%**	**4.23%**
3 Yr	**4.49%**	**3.86%**
5 Yr	**4.20%**	**3.63%**



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	-476	0.34%	to	0.47%
MMKT >10K***	-468	0.42%	to	0.55%
MMKT >25K	-460	0.50%	to	0.63%
MMKT >50K	-454	0.56%	to	0.69%
MMKT >100K	-443	0.67%	to	0.80%
Regular Sav >1K	-495	0.03%	to	0.15%
Regular Sav >5K***	-495	0.15%	to	0.28%
Regular Sav >10K	-495	0.28%	to	0.40%
Regular Sav >25K	-495	0.40%	to	0.53%
Int Checking <5K	-512	0.00%	to	0.09%
Int Checking >5K***	-501	0.09%	to	0.22%
Int Checking >10K	-488	0.22%	to	0.34%
Int Checking >25K	-476	0.34%	to	0.47%
IRA Shares >2.5K	-476	0.22%	to	0.34%
IRA Shares >10K***	-476	0.34%	to	0.47%
IRA Shares >25K	-476	0.47%	to	0.59%
IRA Shares >50K	-476	0.59%	to	0.72%
IRA Shares >100K	-476	0.72%	to	0.84%
3 Month CD >10K****	-457	0.47%	to	0.72%
6 Month CD >10K****	-421	0.83%	to	1.08%
1 Year CD >10K****	-379	1.25%	to	1.50%
2 Year CD >10K****	-377	1.27%	to	1.52%
3 Year CD >10K****	-381	1.23%	to	1.48%
5 Year CD >10K****	-374	1.30%	to	1.55%

6 Month Forward CMT Rate for **Apr-23** **5.16%**

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