

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%	0.39%	0.34%	0.77%	0.47%	5.57%	0.01%	5.53%	-507	-486
MMKT >10K	0.37%	0.47%	0.50%	0.47%	0.83%	0.56%	5.40%	0.01%	5.53%	-498	-477
MMKT >25K	0.41%	0.53%	0.61%	0.60%	0.90%	0.65%	5.40%	0.01%	5.53%	-489	-468
MMKT >50K	0.46%	0.59%	0.68%	0.67%	0.97%	0.74%	5.40%	0.01%	5.53%	-479	-459
MMKT >100K	0.63%	0.76%	0.81%	0.77%	1.19%	0.94%	5.40%	0.01%	5.53%	-459	-439
Regular Sav >2.5K	0.08%	0.12%	0.15%	0.22%	0.35%	0.18%	9.38%	0.00%	5.53%	-535	-515
Int Checking >2.5K	0.04%	0.07%	0.11%	0.09%	0.21%	0.13%	5.59%	0.01%	5.53%	-541	-520
IRA Shares >2.5K	0.28%	0.27%	0.40%	0.35%	0.57%	0.44%	6.12%	0.01%	5.53%	-510	-489
3 Month CD >10K	1.60%	1.65%	0.91%	1.19%	2.07%	1.38%	6.03%	0.01%	5.38%	-401	-395
6 Month CD >10K	1.25%	1.44%	1.15%	1.32%	2.42%	1.66%	6.09%	0.01%	5.33%	-367	-367
1 Year CD >10K	1.37%	1.58%	1.24%	1.78%	2.45%	1.87%	7.09%	0.01%	5.01%	-315	-346
2 Year CD >10K	1.19%	1.35%	1.17%	1.38%	2.20%	1.62%	5.57%	0.01%	4.62%	-301	-371
3 Year CD >10K	1.14%	1.26%	1.19%	1.30%	1.97%	1.52%	5.58%	0.01%	4.42%	-290	-381
4 Year CD >10K	1.06%	1.20%	1.17%	1.23%	1.83%	1.45%	5.57%	0.01%	4.25%	-280	-388
5 Year CD >10K	1.17%	1.27%	1.26%	1.27%	1.89%	1.53%	5.26%	0.01%	4.25%	-272	-380

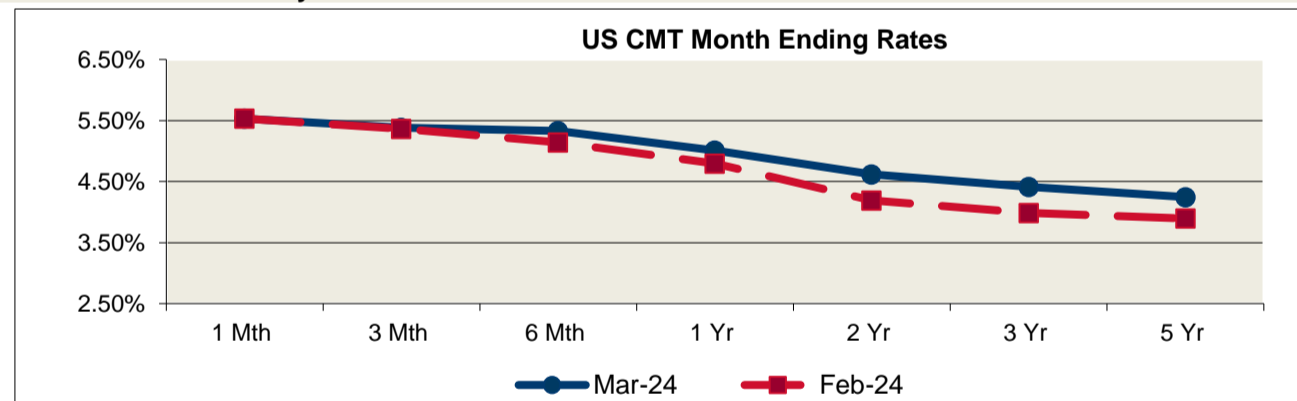
Dividend Rate Guidance

Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**		
MMKT >2.5K	-486	0.31%	to	0.43%
MMKT >10K***	-477	0.40%	to	0.52%
MMKT >25K	-468	0.49%	to	0.61%
MMKT >50K	-459	0.58%	to	0.71%
MMKT >100K	-439	0.78%	to	0.91%
Regular Sav >1K	-515	0.00%	to	0.02%
Regular Sav >5K***	-515	0.02%	to	0.15%
Regular Sav >10K	-515	0.15%	to	0.27%
Regular Sav >25K	-515	0.27%	to	0.40%
Int Checking <5K	-525	0.00%	to	-0.03%
Int Checking >5K***	-520	-0.03%	to	0.09%
Int Checking >10K	-508	0.09%	to	0.22%
Int Checking >25K	-495	0.22%	to	0.34%
IRA Shares >2.5K	-489	0.15%	to	0.28%
IRA Shares >10K***	-489	0.28%	to	0.40%
IRA Shares >25K	-489	0.40%	to	0.53%
IRA Shares >50K	-489	0.53%	to	0.65%
IRA Shares >100K	-489	0.65%	to	0.78%
3 Month CD >10K****	-395	1.15%	to	1.40%
6 Month CD >10K****	-367	1.43%	to	1.68%
1 Year CD >10K****	-346	1.64%	to	1.89%
2 Year CD >10K****	-371	1.39%	to	1.64%
3 Year CD >10K****	-381	1.30%	to	1.55%
5 Year CD >10K****	-380	1.31%	to	1.56%

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-24	Feb-24
1 Mth	5.53%	5.53%
3 Mth	5.38%	5.37%
6 Mth	5.33%	5.14%
1 Yr	5.01%	4.80%
2 Yr	4.62%	4.19%
3 Yr	4.42%	3.99%
5 Yr	4.25%	3.89%



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

Apr-24

5.23%

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