CATALYST Strategic Solutions

May 2023

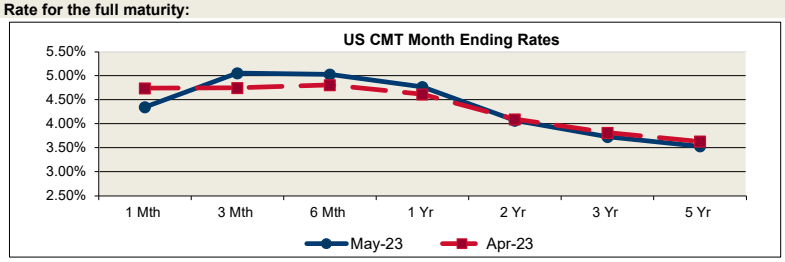
DIVIDEND GUIDELINES

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%	0.36%	0.32%	0.26%	0.66%	0.38%	5.02%	0.01%	4.35%	-397	-465
MMKT >10K	0.28%	0.41%	0.41%	0.41%	0.72%	0.47%	5.02%	0.01%	4.35%	-389	-456
MMKT >25K	0.34%	0.45%	0.49%	0.55%	0.77%	0.55%	5.02%	0.01%	4.35%	-380	-448
MMKT >50K	0.40%	0.49%	0.55%	0.60%	0.83%	0.62%	5.02%	0.01%	4.35%	-373	-441
MMKT >100K	0.48%	0.56%	0.64%	0.66%	1.02%	0.76%	5.02%	0.00%	4.35%	-359	-427
Regular Sav >2.5K	0.08%	0.12%	0.12%	0.14%	0.30%	0.16%	4.75%	0.01%	4.35%	-419	-487
Int Checking >2.5K	0.04%	0.08%	0.10%	0.04%	0.18%	0.10%	3.25%	0.00%	4.35%	-425	-493
IRA Shares >2.5K	0.20%	0.24%	0.32%	0.26%	0.46%	0.35%	5.88%	0.01%	4.35%	-400	-468
3 Month CD >10K	0.48%	0.46%	0.44%	0.51%	0.93%	0.60%	5.25%	0.01%	5.06%	-446	-443
6 Month CD >10K	1.04%	0.96%	0.65%	0.99%	1.62%	1.10%	6.14%	0.01%	5.03%	-393	-393
1 Year CD >10K	1.24%	1.23%	0.93%	1.49%	1.98%	1.46%	5.50%	0.01%	4.77%	-331	-357
2 Year CD >10K	1.14%	1.21%	0.98%	1.29%	1.92%	1.40%	5.54%	0.01%	4.07%	-267	-363
3 Year CD >10K	1.13%	1.14%	1.00%	1.20%	1.78%	1.35%	5.40%	0.01%	3.73%	-238	-368
4 Year CD >10K	1.12%	1.11%	1.01%	1.18%	1.64%	1.33%	5.05%	0.01%	3.53%	-220	-370
5 Year CD >10K	1.21%	1.18%	1.09%	1.18%	1.75%	1.41%	5.15%	0.01%	3.53%	-212	-362

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	
	May-23	Apr-23
1 Mth	**4.35%**	**4.74%**
3 Mth	**5.06%**	**4.75%**
6 Mth	**5.03%**	**4.81%**
1 Yr	**4.77%**	**4.61%**
2 Yr	**4.07%**	**4.10%**
3 Yr	**3.73%**	**3.81%**
5 Yr	**3.53%**	**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	-465	0.38%	to	0.51%
MMKT >10K***	-456	0.47%	to	0.59%
MMKT >25K	-448	0.55%	to	0.68%
MMKT >50K	-441	0.62%	to	0.75%
MMKT >100K	-427	0.76%	to	0.89%
Regular Sav >1K	-487	0.04%	to	0.16%
Regular Sav >5K***	-487	0.16%	to	0.29%
Regular Sav >10K	-487	0.29%	to	0.41%
Regular Sav >25K	-487	0.41%	to	0.54%
Int Checking <5K	-504	0.00%	to	0.10%
Int Checking >5K***	-493	0.10%	to	0.23%
Int Checking >10K	-480	0.23%	to	0.35%
Int Checking >25K	-468	0.35%	to	0.48%
IRA Shares >2.5K	-468	0.23%	to	0.35%
IRA Shares >10K***	-468	0.35%	to	0.48%
IRA Shares >25K	-468	0.48%	to	0.60%
IRA Shares >50K	-468	0.60%	to	0.73%
IRA Shares >100K	-468	0.73%	to	0.85%
3 Month CD >10K****	-443	0.54%	to	0.79%
6 Month CD >10K****	-393	1.04%	to	1.29%
1 Year CD >10K****	-357	1.40%	to	1.65%
2 Year CD >10K****	-363	1.34%	to	1.59%
3 Year CD >10K****	-368	1.29%	to	1.54%
5 Year CD >10K****	-362	1.35%	to	1.60%

6 Month Forward CMT Rate for **Jun-23** **5.09%**

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