

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	0.33%	0.41%	0.39%	0.37%	0.75%	0.47%	5.64%	0.01%	5.48%	-501	-493	
MMKT >10K	0.38%	0.47%	0.50%	0.50%	0.83%	0.57%	5.30%	0.01%	5.48%	-492	-483	
MMKT >25K	0.42%	0.53%	0.61%	0.62%	0.90%	0.66%	5.30%	0.01%	5.48%	-482	-474	
MMKT >50K	0.46%	0.66%	0.69%	0.72%	0.97%	0.76%	5.30%	0.01%	5.48%	-472	-464	
MMKT >100K	0.63%	0.83%	0.82%	0.83%	1.24%	0.96%	5.30%	0.01%	5.48%	-452	-444	
Regular Sav >2.5K	0.08%	0.12%	0.15%	0.21%	0.34%	0.18%	5.27%	0.00%	5.48%	-530	-522	
Int Checking >2.5K	0.04%	0.07%	0.11%	0.12%	0.21%	0.13%	5.00%	0.01%	5.48%	-535	-527	
IRA Shares >2.5K	0.28%	0.27%	0.41%	0.34%	0.57%	0.44%	6.05%	0.01%	5.48%	-504	-496	
3 Month CD >10K	1.41%	1.48%	0.93%	1.21%	2.11%	1.33%	5.65%	0.01%	5.40%	-407	-407	
6 Month CD >10K	1.46%	1.59%	1.23%	1.69%	2.49%	1.77%	5.65%	0.01%	5.40%	-363	-363	
1 Year CD >10K	1.38%	1.60%	1.33%	1.73%	2.46%	1.89%	6.08%	0.01%	5.25%	-336	-351	
2 Year CD >10K	1.23%	1.39%	1.24%	1.38%	2.18%	1.64%	5.50%	0.01%	5.04%	-340	-376	
3 Year CD >10K	1.16%	1.31%	1.26%	1.32%	1.94%	1.54%	5.20%	0.01%	4.88%	-334	-386	
4 Year CD >10K	1.09%	1.22%	1.24%	1.22%	1.84%	1.47%	5.50%	0.01%	4.72%	-325	-393	
5 Year CD >10K	1.18%	1.31%	1.32%	1.26%	1.86%	1.54%	5.13%	0.01%	4.72%	-318	-386	

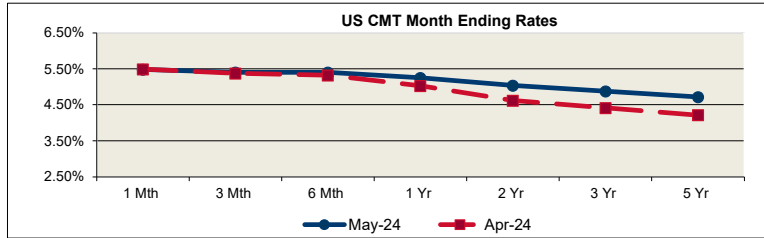
Dividend Rate Guidance

Account Types	Spread (bps) to:		Dividend Rate Ranges**	
	6 Mth CMT*			
MMKT >2.5K	-493	0.37%	to	0.49%
MMKT >10K***	-483	0.46%	to	0.59%
MMKT >25K	-474	0.56%	to	0.68%
MMKT >50K	-464	0.66%	to	0.78%
MMKT >100K	-444	0.86%	to	0.98%
Regular Sav >1K	-522	0.00%	to	0.08%
Regular Sav >5K***	-522	0.08%	to	0.20%
Regular Sav >10K	-522	0.20%	to	0.33%
Regular Sav >25K	-522	0.33%	to	0.45%
Int Checking <5K	-534	0.00%	to	0.03%
Int Checking >5K***	-527	0.03%	to	0.15%
Int Checking >10K	-514	0.15%	to	0.28%
Int Checking >25K	-502	0.28%	to	0.40%
IRA Shares >2.5K	-496	0.21%	to	0.34%
IRA Shares >10K***	-496	0.34%	to	0.46%
IRA Shares >25K	-496	0.46%	to	0.59%
IRA Shares >50K	-496	0.59%	to	0.71%
IRA Shares >100K	-496	0.71%	to	0.84%
3 Month CD >10K****	-407	1.16%	to	1.41%
6 Month CD >10K****	-363	1.60%	to	1.85%
1 Year CD >10K****	-351	1.72%	to	1.97%
2 Year CD >10K****	-376	1.47%	to	1.72%
3 Year CD >10K****	-386	1.37%	to	1.62%
5 Year CD >10K****	-386	1.37%	to	1.62%

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-24	Apr-24
1 Mth	5.48%	5.49%
3 Mth	5.40%	5.37%
6 Mth	5.40%	5.32%
1 Yr	5.25%	5.03%
2 Yr	5.04%	4.62%
3 Yr	4.88%	4.41%
5 Yr	4.72%	4.21%



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

Jun-24

5.36%

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