CATALYST Strategic Solutions

November 2023

DIVIDEND GUIDELINES

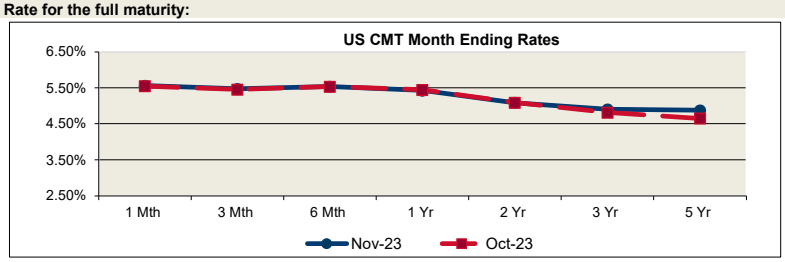
Credit Union & Bank Averages

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	0.29%	0.41%	0.38%	0.29%	0.77%	0.45%	5.40%	0.01%	5.56%	-511	-509
MMKT >10K	0.33%	0.47%	0.49%	0.44%	0.83%	0.54%	5.40%	0.01%	5.56%	-503	-500
MMKT >25K	0.37%	0.52%	0.59%	0.58%	0.88%	0.62%	5.40%	0.01%	5.56%	-494	-492
MMKT >50K	0.42%	0.58%	0.66%	0.63%	0.94%	0.71%	5.40%	0.01%	5.56%	-485	-483
MMKT >100K	0.59%	0.75%	0.78%	0.72%	1.18%	0.90%	5.40%	0.00%	5.56%	-466	-464
Regular Sav >2.5K	0.09%	0.13%	0.15%	0.17%	0.34%	0.18%	5.27%	0.01%	5.56%	-538	-536
Int Checking >2.5K	0.04%	0.08%	0.12%	0.04%	0.21%	0.12%	6.17%	0.01%	5.56%	-544	-542
IRA Shares >2.5K	0.27%	0.26%	0.38%	0.34%	0.55%	0.42%	6.26%	0.01%	5.56%	-514	-512
3 Month CD >10K	1.57%	1.57%	0.82%	1.21%	1.91%	1.28%	6.00%	0.01%	5.47%	-419	-426
6 Month CD >10K	1.08%	1.33%	0.94%	1.36%	2.25%	1.49%	6.14%	0.01%	5.54%	-405	-405
1 Year CD >10K	1.31%	1.52%	1.19%	1.96%	2.39%	1.81%	6.18%	0.01%	5.43%	-362	-373
2 Year CD >10K	1.14%	1.33%	1.13%	1.46%	2.17%	1.58%	5.75%	0.01%	5.08%	-350	-396
3 Year CD >10K	1.10%	1.23%	1.16%	1.30%	1.95%	1.49%	5.90%	0.01%	4.90%	-341	-405
4 Year CD >10K	1.04%	1.20%	1.14%	1.30%	1.80%	1.43%	5.64%	0.01%	4.88%	-345	-411
5 Year CD >10K	1.15%	1.24%	1.23%	1.30%	1.89%	1.51%	5.80%	0.01%	4.88%	-337	-403

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	
	Nov-23	**Oct-23**
1 Mth	**5.56%**	**5.55%**
3 Mth	**5.47%**	**5.45%**
6 Mth	**5.54%**	**5.53%**
1 Yr	**5.43%**	**5.45%**
2 Yr	**5.08%**	**5.09%**
3 Yr	**4.90%**	**4.81%**
5 Yr	**4.88%**	**4.65%**



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	-509	0.36%	to	0.49%
MMKT >10K***	-500	0.45%	to	0.57%
MMKT >25K	-492	0.53%	to	0.66%
MMKT >50K	-483	0.62%	to	0.75%
MMKT >100K	-464	0.81%	to	0.94%
Regular Sav >1K	-536	0.00%	to	0.09%
Regular Sav >5K***	-536	0.09%	to	0.22%
Regular Sav >10K	-536	0.22%	to	0.34%
Regular Sav >25K	-536	0.34%	to	0.47%
Int Checking <5K	-549	0.00%	to	0.03%
Int Checking >5K***	-542	0.03%	to	0.16%
Int Checking >10K	-529	0.16%	to	0.28%
Int Checking >25K	-517	0.28%	to	0.41%
IRA Shares >2.5K	-512	0.21%	to	0.33%
IRA Shares >10K***	-512	0.33%	to	0.46%
IRA Shares >25K	-512	0.46%	to	0.58%
IRA Shares >50K	-512	0.58%	to	0.71%
IRA Shares >100K	-512	0.71%	to	0.83%
3 Month CD >10K****	-426	1.13%	to	1.38%
6 Month CD >10K****	-405	1.34%	to	1.59%
1 Year CD >10K****	-373	1.66%	to	1.91%
2 Year CD >10K****	-396	1.43%	to	1.68%
3 Year CD >10K****	-405	1.34%	to	1.59%
5 Year CD >10K****	-403	1.36%	to	1.61%

6 Month Forward CMT Rate for **Dec-23** **5.51%**

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