



July-2026

DIVIDEND GUIDELINES

Credit Union & Bank Averages

Account Types	5 Largest U.S. States					National		National	US Treasury	Average Spread (bps) to		
	CA	FL	IL	NY	TX	Average	High			Curve	Yield Curve	6 Mth CMT
MMKT >2.5K	0.30%	0.41%	0.32%	0.36%	0.54%	0.42%	5.04%	0.01%	3.67%	-325	-354	
MMKT >10K	0.55%	0.45%	0.49%	0.45%	0.66%	0.56%	4.25%	0.01%	3.67%	-312	-341	
MMKT >25K	0.80%	0.48%	0.66%	0.53%	0.77%	0.69%	4.50%	0.01%	3.67%	-298	-327	
MMKT >50K	0.85%	0.58%	0.76%	0.62%	0.88%	0.79%	4.50%	0.01%	3.67%	-288	-317	
MMKT >100K	0.99%	0.70%	0.96%	0.72%	1.08%	0.98%	4.50%	0.01%	3.67%	-269	-298	
Regular Sav >2.5K	0.11%	0.11%	0.14%	0.18%	0.24%	0.16%	5.00%	0.01%	3.67%	-351	-380	
Int Checking >2.5K	0.04%	0.06%	0.09%	0.10%	0.16%	0.10%	5.00%	0.01%	3.67%	-357	-386	
IRA Shares >2.5K	0.28%	0.23%	0.37%	0.20%	0.46%	0.40%	4.75%	0.01%	3.67%	-327	-356	
3 Month CD >10K	1.04%	1.22%	0.80%	1.32%	1.56%	1.20%	4.50%	0.01%	3.73%	-253	-276	
6 Month CD >10K	1.12%	1.39%	1.05%	1.42%	1.95%	1.60%	4.50%	0.01%	3.96%	-236	-236	
1 Year CD >10K	1.33%	1.61%	1.27%	1.82%	2.16%	1.81%	5.00%	0.01%	3.98%	-217	-215	
2 Year CD >10K	1.25%	1.54%	1.26%	1.47%	1.99%	1.65%	4.50%	0.01%	4.18%	-253	-231	
3 Year CD >10K	1.10%	1.37%	1.25%	1.25%	1.83%	1.53%	4.40%	0.01%	4.18%	-265	-243	
4 Year CD >10K	1.05%	1.29%	1.25%	1.22%	1.71%	1.47%	4.52%	0.01%	4.23%	-276	-249	
5 Year CD >10K	1.14%	1.38%	1.32%	1.26%	1.78%	1.55%	4.50%	0.01%	4.23%	-268	-241	

Dividend Rate Guidance

Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**		
MMKT >2.5K	-354	0.40%	to	0.55%
MMKT >10K***	-341	0.55%	to	0.65%
MMKT >25K	-327	0.65%	to	0.80%
MMKT >50K	-317	0.80%	to	0.90%
MMKT >100K	-298	0.90%	to	1.10%
Regular Sav >1K	-380	0.10%	to	0.20%
Regular Sav >5K***	-380	0.15%	to	0.25%
Regular Sav >10K	-380	0.20%	to	0.30%
Regular Sav >25K	-380	0.25%	to	0.35%
Int Checking <5K	-391	0.05%	to	0.15%
Int Checking >5K***	-386	0.10%	to	0.20%
Int Checking >10K	-381	0.15%	to	0.25%
Int Checking >25K	-376	0.20%	to	0.30%
IRA Shares >2.5K	-356	0.35%	to	0.45%
IRA Shares >10K***	-356	0.40%	to	0.50%
IRA Shares >25K	-356	0.45%	to	0.55%
IRA Shares >50K	-356	0.50%	to	0.60%
IRA Shares >100K	-356	0.55%	to	0.65%
3 Month CD >10K****	-276	1.20%	to	1.30%
6 Month CD >10K****	-236	1.60%	to	1.70%
1 Year CD >10K****	-215	1.80%	to	1.90%
2 Year CD >10K****	-231	1.65%	to	1.75%
3 Year CD >10K****	-243	1.50%	to	1.65%
5 Year CD >10K****	-241	1.55%	to	1.65%

6 Month Forward CMT Rate for

Aug-26

4.01%

Notes

* Spread ranges are obtained from Credit Union Rates less the 6 Mth CMT

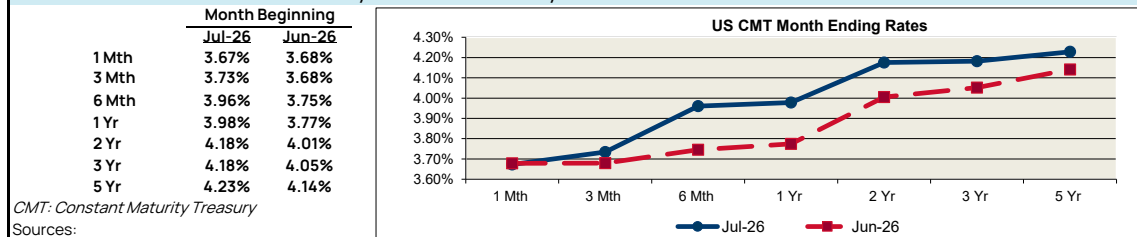
** All dividend rate projections are based off of the 6 Mth Forward CMT

*** Range should reflect non-tiered account pricing

**** The pricing for Share Certificates and IRA Certificates should be the same

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:



CMT: Constant Maturity Treasury

Sources:

State and National Average Rates for CUs and Banks obtained from S&P Capital

US Treasury rates obtained from Intercontinental Exchange