

Credit Union Averages									
Account Types	5 Largest U.S. States					National Average	US Treasury Curve	Average Spread (bps) to	
	CA	FL	IL	NY	TX			Yield Curve	6 Mth CMT
MMKT >2.5K	0.25%	0.21%	0.21%	0.18%	0.24%	0.21%	0.84%	-63	-95
MMKT >10K	0.24%	0.24%	0.25%	0.22%	0.27%	0.25%	0.84%	-60	-92
MMKT >25K	0.23%	0.26%	0.28%	0.26%	0.30%	0.28%	0.84%	-56	-88
Regular Sav >2.5K	0.11%	0.14%	0.14%	0.13%	0.17%	0.14%	0.84%	-70	-102
Int Checking >100	0.07%	0.08%	0.12%	0.17%	0.09%	0.10%	0.84%	-74	-106
Int Checking >2.5K	0.07%	0.08%	0.13%	0.19%	0.10%	0.10%	0.84%	-74	-106
3 Month CD >10K	0.27%	0.27%	0.23%	0.28%	0.33%	0.26%	1.01%	-75	-90
6 Month CD >10K	0.42%	0.39%	0.32%	0.43%	0.50%	0.41%	1.16%	-75	-75
1 Year CD >10K	0.62%	0.57%	0.52%	0.65%	0.76%	0.63%	1.24%	-61	-53
2 Year CD >10K	0.88%	0.85%	0.79%	0.95%	1.01%	0.90%	1.41%	-51	-26
3 Year CD >10K	1.14%	1.12%	1.08%	1.19%	1.23%	1.15%	1.58%	-43	-2
4 Year CD >10K	1.40%	1.39%	1.36%	1.43%	1.44%	1.39%	1.90%	-51	23
5 Year CD >10K	1.73%	1.67%	1.58%	1.68%	1.78%	1.66%	1.90%	-24	50

Bank Averages									
Account Types	5 Largest U.S. States					National Average	US Treasury Curve	Average Spread to	
	CA	FL	IL	NY	TX			Yield Curve	6 Mth CMT
MMKT >2.5K	0.04%	0.05%	0.06%	0.05%	0.08%	0.06%	0.84%	-78	-110
MMKT >25K	0.06%	0.08%	0.11%	0.09%	0.10%	0.10%	0.84%	-74	-106
Regular Sav >2.5K	0.03%	0.04%	0.06%	0.05%	0.08%	0.06%	0.84%	-78	-110
Int Checking >100	0.02%	0.03%	0.04%	0.05%	0.05%	0.04%	0.84%	-80	-112
Int Checking >2.5K	0.02%	0.03%	0.04%	0.05%	0.06%	0.04%	0.84%	-80	-112
3 Month CD >10K	0.06%	0.07%	0.09%	0.09%	0.10%	0.10%	1.01%	-91	-106
6 Month CD >10K	0.09%	0.11%	0.14%	0.12%	0.18%	0.15%	1.16%	-101	-101
1 Year CD >10K	0.15%	0.21%	0.23%	0.26%	0.28%	0.25%	1.24%	-99	-91
2 Year CD >10K	0.26%	0.33%	0.40%	0.38%	0.43%	0.40%	1.41%	-101	-76
3 Year CD >10K	0.33%	0.41%	0.55%	0.45%	0.50%	0.52%	1.58%	-106	-64
4 Year CD >10K	0.40%	0.48%	0.70%	0.52%	0.56%	0.64%	1.90%	-126	-52
5 Year CD >10K	0.55%	0.61%	0.92%	0.69%	0.76%	0.81%	1.90%	-109	-35

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	
	Jul-17	Jun-17
1 Mth	0.84%	0.86%
3 Mth	1.01%	0.97%
6 Mth	1.16%	1.10%
1 Yr	1.24%	1.16%
2 Yr	1.41%	1.30%
3 Yr	1.58%	1.47%
5 Yr	1.90%	1.78%

CMT: Constant Maturity Treasury

Sources:

State and National Average Rates for CUs and Banks obtained from RateWatch

US Treasury rates obtained from BLOOMBERG

Dividend Rate Guidance				
Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**		
		Lower	Upper	Notes
Regular Sav >1K	-102	0.04%	to 0.16%	
Regular Sav >5K***	-102	0.16%	to 0.29%	
Regular Sav >10K	-102	0.29%	to 0.41%	
Regular Sav >25K	-102	0.41%	to 0.54%	
MMKT >2.5K	-95	0.23%	to 0.36%	
MMKT >10K***	-92	0.27%	to 0.39%	
MMKT >25K	-88	0.30%	to 0.43%	
MMKT >50K	-82	0.36%	to 0.49%	
MMKT >100K	-78	0.40%	to 0.53%	
IRA Shares >2.5K	N/A	0.29%	to 0.42%	
IRA Shares >10K***	N/A	0.42%	to 0.54%	
IRA Shares >25K	N/A	0.54%	to 0.67%	
IRA Shares >50K	N/A	0.67%	to 0.79%	
IRA Shares >100K	N/A	0.79%	to 0.92%	
Int Checking <5K	N/A	0.00%	to 0.12%	
Int Checking >5K***	-106	0.12%	to 0.25%	
Int Checking >10K	N/A	0.25%	to 0.37%	
Int Checking >25K	N/A	0.37%	to 0.50%	
3 Month CD >10K****	-90	0.22%	to 0.47%	
6 Month CD >10K****	-75	0.37%	to 0.62%	
1 Year CD >10K****	-53	0.59%	to 0.84%	
2 Year CD >10K****	-26	0.86%	to 1.11%	
3 Year CD >10K****	-2	1.10%	to 1.35%	
5 Year CD >10K****	50	1.62%	to 1.87%	

6 Month Forward CMT Rate for Aug-17 **1.25%**

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

