

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	0.28%	0.25%	0.27%	0.29%	0.28%	0.27%	1.76%	-149	-183	
MMKT >10K	0.28%	0.28%	0.32%	0.34%	0.32%	0.31%	1.76%	-145	-179	
MMKT >25K	0.28%	0.31%	0.37%	0.38%	0.35%	0.35%	1.76%	-141	-175	
Regular Sav >2.5K	0.12%	0.15%	0.16%	0.15%	0.19%	0.16%	1.76%	-160	-194	
Int Checking >100	0.07%	0.09%	0.12%	0.17%	0.09%	0.10%	1.76%	-166	-200	
Int Checking >2.5K	0.07%	0.09%	0.12%	0.18%	0.10%	0.10%	1.76%	-166	-200	
3 Month CD >10K	0.37%	0.39%	0.30%	0.44%	0.52%	0.40%	1.90%	-150	-170	
6 Month CD >10K	0.58%	0.62%	0.48%	0.62%	0.77%	0.63%	2.10%	-147	-147	
1 Year CD >10K	0.91%	0.94%	0.75%	0.98%	1.17%	0.98%	2.21%	-123	-112	
2 Year CD >10K	1.19%	1.26%	1.05%	1.28%	1.43%	1.28%	2.44%	-116	-82	
3 Year CD >10K	1.42%	1.50%	1.33%	1.52%	1.66%	1.51%	2.56%	-106	-59	
4 Year CD >10K	1.64%	1.73%	1.61%	1.76%	1.88%	1.73%	2.69%	-96	-37	
5 Year CD >10K	1.99%	2.01%	1.89%	2.07%	2.23%	2.04%	2.69%	-65	-6	

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	0.05%	0.07%	0.08%	0.10%	0.13%	0.09%	1.76%	-167	-201	
MMKT >25K	0.07%	0.11%	0.13%	0.15%	0.16%	0.14%	1.76%	-162	-196	
Regular Sav >2.5K	0.03%	0.05%	0.07%	0.05%	0.11%	0.08%	1.76%	-168	-202	
Int Checking >100	0.02%	0.03%	0.04%	0.04%	0.06%	0.05%	1.76%	-171	-205	
Int Checking >2.5K	0.02%	0.03%	0.05%	0.04%	0.07%	0.05%	1.76%	-171	-205	
3 Month CD >10K	0.07%	0.09%	0.13%	0.13%	0.17%	0.14%	1.90%	-176	-196	
6 Month CD >10K	0.10%	0.13%	0.19%	0.23%	0.30%	0.22%	2.10%	-188	-188	
1 Year CD >10K	0.19%	0.27%	0.34%	0.49%	0.45%	0.38%	2.21%	-183	-172	
2 Year CD >10K	0.36%	0.38%	0.54%	0.71%	0.63%	0.56%	2.44%	-188	-154	
3 Year CD >10K	0.48%	0.51%	0.71%	0.77%	0.71%	0.70%	2.56%	-187	-140	
4 Year CD >10K	0.60%	0.64%	0.88%	0.82%	0.78%	0.83%	2.69%	-186	-127	
5 Year CD >10K	0.77%	0.77%	1.21%	0.99%	0.98%	1.04%	2.69%	-165	-106	

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	
	Jun-18	May-18
1 Mth	1.76%	1.65%
3 Mth	1.90%	1.80%
6 Mth	2.10%	2.05%
1 Yr	2.21%	2.23%
2 Yr	2.44%	2.52%
3 Yr	2.56%	2.65%
5 Yr	2.69%	2.79%

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**		
Regular Sav >1K	-194	0.08%	to	0.20%
<b>Regular Sav &gt;5K***</b>	<b>-194</b>	<b>0.20%</b>	<b>to</b>	<b>0.33%</b>
Regular Sav >10K	-194	0.33%	to	0.45%
Regular Sav >25K	-194	0.45%	to	0.58%
MMKT >2.5K	-183	0.31%	to	0.44%
<b>MMKT &gt;10K***</b>	<b>-179</b>	<b>0.35%</b>	<b>to</b>	<b>0.48%</b>
MMKT >25K	-175	0.39%	to	0.52%
MMKT >50K	-169	0.45%	to	0.58%
MMKT >100K	-165	0.49%	to	0.62%
IRA Shares >2.5K	N/A	0.38%	to	0.50%
<b>IRA Shares &gt;10K***</b>	<b>N/A</b>	<b>0.50%</b>	<b>to</b>	<b>0.63%</b>
IRA Shares >25K	N/A	0.63%	to	0.75%
IRA Shares >50K	N/A	0.75%	to	0.88%
IRA Shares >100K	N/A	0.88%	to	1.00%
Int Checking <5K	N/A	0.02%	to	0.14%
<b>Int Checking &gt;5K***</b>	<b>-200</b>	<b>0.14%</b>	<b>to</b>	<b>0.27%</b>
Int Checking >10K	N/A	0.27%	to	0.39%
Int Checking >25K	N/A	0.39%	to	0.52%
3 Month CD >10K****	-170	0.38%	to	0.63%
6 Month CD >10K****	-147	0.61%	to	0.86%
1 Year CD >10K****	-112	0.96%	to	1.21%
2 Year CD >10K****	-82	1.26%	to	1.51%
3 Year CD >10K****	-59	1.49%	to	1.74%
5 Year CD >10K****	-6	2.02%	to	2.27%

6 Month Forward CMT Rate for Jul-18

2.20%

## 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

