

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	0.32%	0.42%	0.39%	0.37%	0.74%	0.47%	5.64%	0.01%	5.47%	-500	-486
MMKT >10K	0.37%	0.48%	0.47%	0.47%	0.81%	0.56%	5.30%	0.01%	5.47%	-491	-477
MMKT >25K	0.42%	0.53%	0.55%	0.57%	0.88%	0.65%	5.30%	0.01%	5.47%	-482	-468
MMKT >50K	0.45%	0.59%	0.63%	0.66%	0.95%	0.75%	5.30%	0.01%	5.47%	-472	-458
MMKT >100K	0.63%	0.75%	0.82%	0.76%	1.17%	0.96%	5.30%	0.01%	5.47%	-451	-437
Regular Sav >2.5K	0.09%	0.11%	0.15%	0.22%	0.33%	0.18%	5.27%	0.00%	5.47%	-529	-515
Int Checking >2.5K	0.05%	0.07%	0.11%	0.12%	0.21%	0.13%	5.00%	0.01%	5.47%	-534	-520
IRA Shares >2.5K	0.28%	0.27%	0.40%	0.34%	0.58%	0.45%	6.06%	0.01%	5.47%	-502	-488
3 Month CD >10K	1.42%	1.52%	0.93%	1.22%	1.97%	1.35%	5.55%	0.01%	5.36%	-401	-398
6 Month CD >10K	1.46%	1.62%	1.16%	1.81%	2.50%	1.80%	5.65%	0.01%	5.33%	-353	-353
1 Year CD >10K	1.42%	1.62%	1.35%	1.85%	2.48%	1.94%	6.08%	0.01%	5.09%	-315	-339
2 Year CD >10K	1.25%	1.43%	1.25%	1.53%	2.20%	1.68%	5.50%	0.01%	4.76%	-308	-365
3 Year CD >10K	1.18%	1.32%	1.27%	1.38%	1.96%	1.56%	5.20%	0.01%	4.55%	-299	-377
4 Year CD >10K	1.11%	1.26%	1.25%	1.25%	1.85%	1.49%	5.15%	0.01%	4.38%	-289	-384
5 Year CD >10K	1.21%	1.35%	1.33%	1.30%	1.87%	1.56%	5.25%	0.01%	4.38%	-282	-377

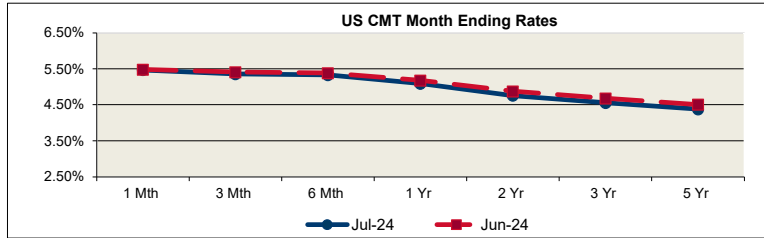
Dividend Rate Guidance

Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**	
MMKT >2.5K	-486	0.34%	to 0.46%
MMKT >10K***	-477	0.43%	to 0.55%
MMKT >25K	-468	0.52%	to 0.64%
MMKT >50K	-458	0.62%	to 0.74%
MMKT >100K	-437	0.83%	to 0.95%
Regular Sav >1K	-515	0.00%	to 0.05%
Regular Sav >5K***	-515	0.05%	to 0.17%
Regular Sav >10K	-515	0.17%	to 0.30%
Regular Sav >25K	-515	0.30%	to 0.42%
Int Checking <5K	-526	0.00%	to 0.00%
Int Checking >5K***	-520	0.00%	to 0.12%
Int Checking >10K	-507	0.12%	to 0.25%
Int Checking >25K	-495	0.25%	to 0.37%
IRA Shares >2.5K	-488	0.19%	to 0.32%
IRA Shares >10K***	-488	0.32%	to 0.44%
IRA Shares >25K	-488	0.44%	to 0.57%
IRA Shares >50K	-488	0.57%	to 0.69%
IRA Shares >100K	-488	0.69%	to 0.82%
3 Month CD >10K****	-398	1.16%	to 1.41%
6 Month CD >10K****	-353	1.61%	to 1.86%
1 Year CD >10K****	-339	1.75%	to 2.00%
2 Year CD >10K****	-365	1.49%	to 1.74%
3 Year CD >10K****	-377	1.37%	to 1.62%
5 Year CD >10K****	-377	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	
	Jul-24	Jun-24
1 Mth	5.47%	5.48%
3 Mth	5.36%	5.41%
6 Mth	5.33%	5.38%
1 Yr	5.09%	5.18%
2 Yr	4.76%	4.87%
3 Yr	4.55%	4.68%
5 Yr	4.38%	4.51%



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

Aug-24 **5.26%**

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