



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%	0.40%	0.39%	0.37%	0.63%	0.45%	6.04%	0.01%	4.76%	-431	-401
MMKT >10K	0.35%	0.46%	0.48%	0.46%	0.70%	0.54%	6.04%	0.01%	4.76%	-422	-392
MMKT >25K	0.40%	0.52%	0.56%	0.55%	0.77%	0.63%	5.12%	0.01%	4.76%	-413	-383
MMKT >50K	0.45%	0.61%	0.63%	0.64%	0.86%	0.73%	5.12%	0.01%	4.76%	-403	-373
MMKT >100K	0.53%	0.71%	0.80%	0.74%	1.07%	0.91%	5.12%	0.01%	4.76%	-385	-355
Regular Sav >2.5K	0.09%	0.12%	0.14%	0.21%	0.30%	0.17%	5.05%	0.00%	4.76%	-459	-429
Int Checking >2.5K	0.05%	0.07%	0.10%	0.12%	0.19%	0.12%	5.00%	0.01%	4.76%	-464	-434
IRA Shares >2.5K	0.27%	0.26%	0.39%	0.29%	0.57%	0.45%	5.45%	0.01%	4.76%	-431	-401
3 Month CD >10K	1.39%	1.75%	0.98%	1.30%	1.93%	1.42%	5.45%	0.01%	4.55%	-313	-304
6 Month CD >10K	1.34%	1.64%	1.19%	1.56%	2.39%	1.79%	6.00%	0.01%	4.46%	-267	-267
1 Year CD >10K	1.38%	1.80%	1.38%	1.71%	2.43%	1.95%	5.65%	0.01%	4.43%	-248	-251
2 Year CD >10K	1.21%	1.42%	1.25%	1.46%	2.15%	1.65%	5.01%	0.01%	4.27%	-262	-281
3 Year CD >10K	1.12%	1.20%	1.25%	1.29%	1.88%	1.51%	4.85%	0.01%	4.17%	-266	-295
4 Year CD >10K	1.05%	1.14%	1.25%	1.19%	1.75%	1.45%	4.70%	0.01%	4.16%	-271	-301
5 Year CD >10K	1.14%	1.21%	1.33%	1.25%	1.80%	1.52%	5.13%	0.01%	4.16%	-264	-294

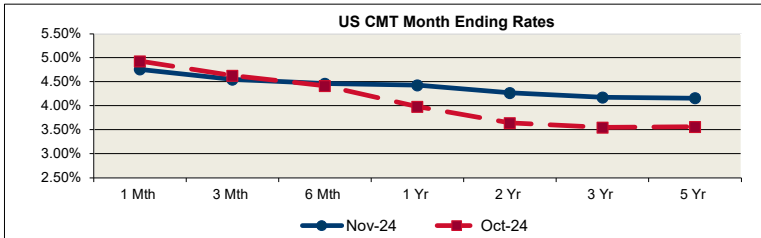
Dividend Rate Guidance

Account Types	Spread (bps) to:		Dividend Rate Ranges**	
	6 Mth CMT*			
MMKT >2.5K	-401	0.35%	to	0.45%
MMKT >10K***	-392	0.40%	to	0.55%
MMKT >25K	-383	0.50%	to	0.65%
MMKT >50K	-373	0.60%	to	0.75%
MMKT >100K	-355	0.75%	to	0.90%
Regular Sav >1K	-429	0.00%	to	0.15%
Regular Sav >5K***	-429	0.05%	to	0.20%
Regular Sav >10K	-429	0.10%	to	0.25%
Regular Sav >25K	-429	0.15%	to	0.30%
Int Checking <5K	-435	0.00%	to	0.10%
Int Checking >5K***	-434	0.00%	to	0.15%
Int Checking >10K	-428	0.05%	to	0.20%
Int Checking >25K	-423	0.10%	to	0.25%
IRA Shares >2.5K	-401	0.30%	to	0.40%
IRA Shares >10K***	-401	0.35%	to	0.45%
IRA Shares >25K	-401	0.40%	to	0.50%
IRA Shares >50K	-401	0.45%	to	0.55%
IRA Shares >100K	-401	0.50%	to	0.60%
3 Month CD >10K****	-304	1.30%	to	1.45%
6 Month CD >10K****	-267	1.65%	to	1.80%
1 Year CD >10K****	-251	1.85%	to	1.95%
2 Year CD >10K****	-281	1.55%	to	1.65%
3 Year CD >10K****	-295	1.40%	to	1.50%
5 Year CD >10K****	-294	1.40%	to	1.55%

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-24	Oct-24
1 Mth	4.76%	4.93%
3 Mth	4.55%	4.63%
6 Mth	4.46%	4.41%
1 Yr	4.43%	3.98%
2 Yr	4.27%	3.64%
3 Yr	4.17%	3.55%
5 Yr	4.16%	3.56%



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

Dec-24 **4.40%**

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