



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%	0.43%	0.39%	0.31%	0.63%	0.45%	6.04%	0.01%	4.93%	-448	-396	
MMKT >10K	0.34%	0.49%	0.47%	0.44%	0.71%	0.55%	6.04%	0.01%	4.93%	-439	-387	
MMKT >25K	0.39%	0.55%	0.55%	0.57%	0.79%	0.64%	5.26%	0.01%	4.93%	-429	-377	
MMKT >50K	0.43%	0.63%	0.62%	0.67%	0.87%	0.74%	5.26%	0.01%	4.93%	-419	-367	
MMKT >100K	0.52%	0.74%	0.79%	0.76%	1.08%	0.91%	5.26%	0.01%	4.93%	-402	-350	
Regular Sav >2.5K	0.09%	0.12%	0.15%	0.21%	0.31%	0.18%	5.30%	0.00%	4.93%	-475	-423	
Int Checking >2.5K	0.05%	0.07%	0.11%	0.12%	0.19%	0.12%	5.00%	0.01%	4.93%	-481	-429	
IRA Shares >2.5K	0.27%	0.27%	0.39%	0.29%	0.58%	0.45%	5.76%	0.01%	4.93%	-448	-396	
3 Month CD >10K	1.42%	1.53%	1.02%	1.37%	1.91%	1.39%	5.50%	0.01%	4.63%	-324	-302	
6 Month CD >10K	1.41%	1.69%	1.20%	1.66%	2.41%	1.82%	5.65%	0.01%	4.41%	-259	-259	
1 Year CD >10K	1.34%	1.69%	1.40%	1.73%	2.35%	1.92%	6.08%	0.01%	3.98%	-206	-249	
2 Year CD >10K	1.18%	1.33%	1.26%	1.47%	2.09%	1.63%	5.10%	0.01%	3.64%	-201	-278	
3 Year CD >10K	1.14%	1.24%	1.27%	1.29%	1.90%	1.52%	5.20%	0.01%	3.55%	-203	-289	
4 Year CD >10K	1.05%	1.18%	1.26%	1.19%	1.77%	1.45%	5.10%	0.01%	3.56%	-211	-296	
5 Year CD >10K	1.15%	1.26%	1.34%	1.25%	1.81%	1.53%	5.13%	0.01%	3.56%	-203	-288	

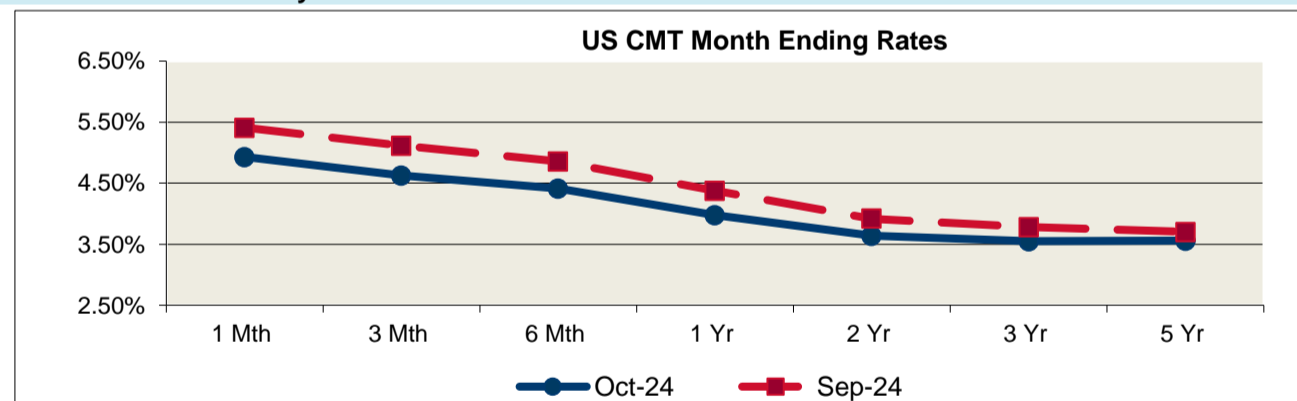
Dividend Rate Guidance

Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**		
MMKT >2.5K	-396	0.20%	to	0.35%
MMKT >10K***	-387	0.30%	to	0.45%
MMKT >25K	-377	0.40%	to	0.55%
MMKT >50K	-367	0.50%	to	0.65%
MMKT >100K	-350	0.65%	to	0.80%
Regular Sav >1K	-423	0.00%	to	0.00%
Regular Sav >5K***	-423	0.00%	to	0.05%
Regular Sav >10K	-423	0.05%	to	0.10%
Regular Sav >25K	-423	0.10%	to	0.15%
Int Checking <5K	-422	0.00%	to	0.05%
Int Checking >5K***	-429	0.00%	to	0.10%
Int Checking >10K	-414	0.05%	to	0.15%
Int Checking >25K	-409	0.10%	to	0.20%
IRA Shares >2.5K	-396	0.15%	to	0.30%
IRA Shares >10K***	-396	0.20%	to	0.35%
IRA Shares >25K	-396	0.25%	to	0.40%
IRA Shares >50K	-396	0.30%	to	0.45%
IRA Shares >100K	-396	0.35%	to	0.50%
3 Month CD >10K****	-302	1.15%	to	1.30%
6 Month CD >10K****	-259	1.60%	to	1.70%
1 Year CD >10K****	-249	1.70%	to	1.80%
2 Year CD >10K****	-278	1.40%	to	1.50%
3 Year CD >10K****	-289	1.30%	to	1.40%
5 Year CD >10K****	-288	1.30%	to	1.40%

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	
	Oct-24	Sep-24
1 Mth	4.93%	5.41%
3 Mth	4.63%	5.12%
6 Mth	4.41%	4.86%
1 Yr	3.98%	4.38%
2 Yr	3.64%	3.92%
3 Yr	3.55%	3.78%
5 Yr	3.56%	3.70%



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

Nov-24 **4.24%**

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