



# 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         | 0.30%                 | 0.37% | 0.32% | 0.35% | 0.56% | 0.42%    | 5.04%    | 0.01%    | 3.64%       | -322                    | -327      |
| MMKT >10K          | 0.36%                 | 0.43% | 0.44% | 0.46% | 0.68% | 0.52%    | 4.25%    | 0.01%    | 3.64%       | -312                    | -317      |
| MMKT >25K          | 0.41%                 | 0.48% | 0.56% | 0.56% | 0.79% | 0.62%    | 4.50%    | 0.01%    | 3.64%       | -302                    | -307      |
| MMKT >50K          | 0.46%                 | 0.58% | 0.67% | 0.64% | 0.89% | 0.72%    | 4.50%    | 0.01%    | 3.64%       | -292                    | -297      |
| MMKT >100K         | 0.60%                 | 0.70% | 0.87% | 0.74% | 1.06% | 0.89%    | 4.50%    | 0.01%    | 3.64%       | -275                    | -280      |
| Regular Sav >2.5K  | 0.11%                 | 0.11% | 0.13% | 0.18% | 0.24% | 0.16%    | 5.00%    | 0.01%    | 3.64%       | -348                    | -353      |
| Int Checking >2.5K | 0.04%                 | 0.06% | 0.09% | 0.10% | 0.15% | 0.10%    | 5.00%    | 0.01%    | 3.64%       | -354                    | -359      |
| IRA Shares >2.5K   | 0.27%                 | 0.23% | 0.38% | 0.22% | 0.46% | 0.41%    | 5.00%    | 0.01%    | 3.64%       | -323                    | -328      |
| 3 Month CD >10K    | 1.14%                 | 1.26% | 0.83% | 1.36% | 1.52% | 1.20%    | 4.81%    | 0.01%    | 3.67%       | -247                    | -249      |
| 6 Month CD >10K    | 1.11%                 | 1.36% | 1.04% | 1.47% | 1.95% | 1.61%    | 4.76%    | 0.01%    | 3.69%       | -208                    | -208      |
| 1 Year CD >10K     | 1.22%                 | 1.60% | 1.25% | 1.60% | 2.13% | 1.77%    | 5.00%    | 0.01%    | 3.71%       | -194                    | -192      |
| 2 Year CD >10K     | 1.23%                 | 1.52% | 1.25% | 1.42% | 1.98% | 1.64%    | 4.58%    | 0.01%    | 3.87%       | -223                    | -205      |
| 3 Year CD >10K     | 1.11%                 | 1.35% | 1.24% | 1.27% | 1.82% | 1.52%    | 4.15%    | 0.01%    | 3.89%       | -237                    | -217      |
| 4 Year CD >10K     | 1.05%                 | 1.28% | 1.25% | 1.23% | 1.69% | 1.47%    | 4.42%    | 0.01%    | 4.00%       | -253                    | -222      |
| 5 Year CD >10K     | 1.16%                 | 1.37% | 1.32% | 1.27% | 1.77% | 1.55%    | 4.50%    | 0.01%    | 4.00%       | -245                    | -214      |

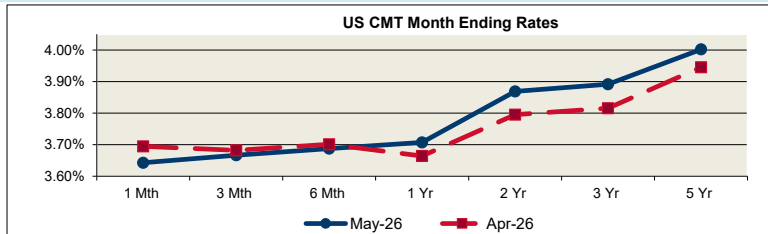
## Dividend Rate Guidance

| Account Types       | Spread (bps) to: |  | Dividend Rate Ranges** |          |
|---------------------|------------------|--|------------------------|----------|
|                     | 6 Mth CMT*       |  |                        |          |
| MMKT >2.5K          | -327             |  | 0.35%                  | to 0.50% |
| MMKT >10K***        | -317             |  | 0.45%                  | to 0.60% |
| MMKT >25K           | -307             |  | 0.55%                  | to 0.70% |
| MMKT >50K           | -297             |  | 0.65%                  | to 0.80% |
| MMKT >100K          | -280             |  | 0.80%                  | to 0.95% |
| Regular Sav >1K     | -353             |  | 0.05%                  | to 0.20% |
| Regular Sav >5K***  | -353             |  | 0.10%                  | to 0.25% |
| Regular Sav >10K    | -353             |  | 0.15%                  | to 0.30% |
| Regular Sav >25K    | -353             |  | 0.20%                  | to 0.35% |
| Int Checking <5K    | -365             |  | 0.00%                  | to 0.10% |
| Int Checking >5K*** | -359             |  | 0.05%                  | to 0.15% |
| Int Checking >10K   | -355             |  | 0.10%                  | to 0.20% |
| Int Checking >25K   | -350             |  | 0.15%                  | to 0.25% |
| IRA Shares >2.5K    | -328             |  | 0.30%                  | to 0.45% |
| IRA Shares >10K***  | -328             |  | 0.35%                  | to 0.50% |
| IRA Shares >25K     | -328             |  | 0.40%                  | to 0.55% |
| IRA Shares >50K     | -328             |  | 0.45%                  | to 0.60% |
| IRA Shares >100K    | -328             |  | 0.50%                  | to 0.65% |
| 3 Month CD >10K**** | -249             |  | 1.15%                  | to 1.25% |
| 6 Month CD >10K**** | -208             |  | 1.55%                  | to 1.70% |
| 1 Year CD >10K****  | -192             |  | 1.70%                  | to 1.85% |
| 2 Year CD >10K****  | -205             |  | 1.60%                  | to 1.70% |
| 3 Year CD >10K****  | -217             |  | 1.45%                  | to 1.60% |
| 5 Year CD >10K****  | -214             |  | 1.50%                  | to 1.60% |

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 |        |
|-------|-----------------|--------|
|       | May-26          | Apr-26 |
| 1 Mth | 3.64%           | 3.69%  |
| 3 Mth | 3.67%           | 3.68%  |
| 6 Mth | 3.69%           | 3.70%  |
| 1 Yr  | 3.71%           | 3.66%  |
| 2 Yr  | 3.87%           | 3.80%  |
| 3 Yr  | 3.89%           | 3.82%  |
| 5 Yr  | 4.00%           | 3.95%  |



CMT: Constant Maturity Treasury

Sources:

State and National Average Rates for CUs and Banks obtained from S&P Capital

US Treasury rates obtained from Intercontinental Exchange

6 Month Forward CMT Rate for

Jun-26

3.70%

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