



# DIVIDEND GUIDELINES

## Credit Union & Bank Averages

Account Types	5 Largest U.S. States					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%	0.36%	0.55%	0.42%	5.04%	0.01%	3.69%	-327	-328	
MMKT >10K	0.42%	0.43%	0.44%	0.46%	0.67%	0.52%	4.25%	0.01%	3.69%	-317	-318	
MMKT >25K	0.53%	0.48%	0.56%	0.56%	0.78%	0.62%	4.50%	0.01%	3.69%	-307	-308	
MMKT >50K	0.58%	0.58%	0.62%	0.65%	0.88%	0.71%	4.50%	0.01%	3.69%	-298	-299	
MMKT >100K	0.72%	0.70%	0.81%	0.74%	1.06%	0.89%	4.50%	0.01%	3.69%	-280	-281	
Regular Sav >2.5K	0.11%	0.11%	0.13%	0.18%	0.25%	0.16%	5.00%	0.01%	3.69%	-353	-354	
Int Checking >2.5K	0.04%	0.06%	0.09%	0.10%	0.15%	0.10%	5.00%	0.01%	3.69%	-359	-360	
IRA Shares >2.5K	0.28%	0.23%	0.37%	0.22%	0.48%	0.41%	5.00%	0.01%	3.69%	-328	-329	
3 Month CD >10K	1.14%	1.25%	0.83%	1.32%	1.54%	1.21%	4.81%	0.01%	3.68%	-247	-249	
6 Month CD >10K	1.16%	1.40%	1.06%	1.68%	1.95%	1.65%	4.86%	0.01%	3.70%	-205	-205	
1 Year CD >10K	1.23%	1.58%	1.25%	1.52%	2.14%	1.75%	5.12%	0.01%	3.66%	-191	-195	
2 Year CD >10K	1.23%	1.52%	1.26%	1.44%	1.98%	1.64%	4.59%	0.01%	3.80%	-216	-206	
3 Year CD >10K	1.12%	1.35%	1.25%	1.28%	1.84%	1.53%	4.33%	0.01%	3.82%	-229	-217	
4 Year CD >10K	1.07%	1.28%	1.26%	1.25%	1.71%	1.48%	4.70%	0.01%	3.95%	-247	-222	
5 Year CD >10K	1.17%	1.37%	1.33%	1.29%	1.78%	1.55%	4.50%	0.01%	3.95%	-240	-215	

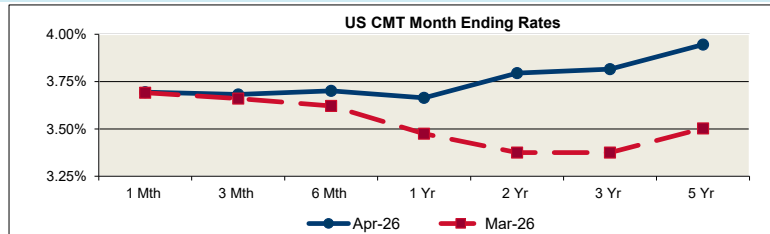
## Dividend Rate Guidance

Account Types	Spread (bps) to:		Dividend Rate Ranges**	
	6 Mth CMT*			
MMKT >2.5K	-328		0.35%	to 0.50%
MMKT >10K***	-318		0.45%	to 0.60%
MMKT >25K	-308		0.55%	to 0.70%
MMKT >50K	-299		0.65%	to 0.75%
MMKT >100K	-281		0.75%	to 0.95%
Regular Sav >1K	-354		0.05%	to 0.15%
Regular Sav >5K***	-354		0.10%	to 0.20%
Regular Sav >10K	-354		0.15%	to 0.25%
Regular Sav >25K	-354		0.20%	to 0.30%
Int Checking <5K	-365		0.00%	to 0.10%
Int Checking >5K***	-360		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	-329		0.30%	to 0.40%
IRA Shares >10K***	-329		0.35%	to 0.45%
IRA Shares >25K	-329		0.40%	to 0.50%
IRA Shares >50K	-329		0.45%	to 0.55%
IRA Shares >100K	-329		0.50%	to 0.60%
3 Month CD >10K****	-249		1.15%	to 1.25%
6 Month CD >10K****	-205		1.60%	to 1.70%
1 Year CD >10K****	-195		1.70%	to 1.80%
2 Year CD >10K****	-206		1.55%	to 1.70%
3 Year CD >10K****	-217		1.45%	to 1.60%
5 Year CD >10K****	-215		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	
	Apr-26	Mar-26
1 Mth	3.69%	3.69%
3 Mth	3.68%	3.66%
6 Mth	3.70%	3.62%
1 Yr	3.66%	3.47%
2 Yr	3.80%	3.37%
3 Yr	3.82%	3.38%
5 Yr	3.95%	3.50%



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

May-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