



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%	0.38%	0.31%	0.38%	0.55%	0.41%	5.04%	0.01%	3.69%	-328	-321	
MMKT >10K	0.35%	0.44%	0.42%	0.48%	0.67%	0.51%	4.39%	0.01%	3.69%	-319	-312	
MMKT >25K	0.41%	0.49%	0.53%	0.58%	0.78%	0.60%	4.50%	0.01%	3.69%	-309	-302	
MMKT >50K	0.47%	0.59%	0.59%	0.65%	0.88%	0.69%	4.50%	0.01%	3.69%	-300	-293	
MMKT >100K	0.61%	0.71%	0.79%	0.75%	1.06%	0.87%	4.50%	0.01%	3.69%	-282	-275	
Regular Sav >2.5K	0.11%	0.11%	0.14%	0.20%	0.24%	0.16%	5.00%	0.01%	3.69%	-353	-346	
Int Checking >2.5K	0.05%	0.06%	0.09%	0.10%	0.15%	0.10%	5.00%	0.01%	3.69%	-359	-352	
IRA Shares >2.5K	0.28%	0.24%	0.38%	0.22%	0.49%	0.42%	5.00%	0.01%	3.69%	-327	-320	
3 Month CD >10K	1.18%	1.32%	0.85%	1.23%	1.58%	1.21%	4.81%	0.01%	3.66%	-245	-241	
6 Month CD >10K	1.15%	1.44%	1.07%	1.68%	1.98%	1.65%	4.86%	0.01%	3.62%	-197	-197	
1 Year CD >10K	1.19%	1.59%	1.27%	1.48%	2.14%	1.73%	5.12%	0.01%	3.47%	-174	-189	
2 Year CD >10K	1.20%	1.50%	1.26%	1.34%	1.98%	1.61%	4.59%	0.01%	3.37%	-176	-201	
3 Year CD >10K	1.09%	1.35%	1.25%	1.21%	1.83%	1.50%	4.33%	0.01%	3.38%	-188	-212	
4 Year CD >10K	1.03%	1.26%	1.26%	1.17%	1.69%	1.45%	4.70%	0.01%	3.50%	-205	-217	
5 Year CD >10K	1.14%	1.36%	1.32%	1.23%	1.77%	1.53%	4.50%	0.01%	3.50%	-197	-209	

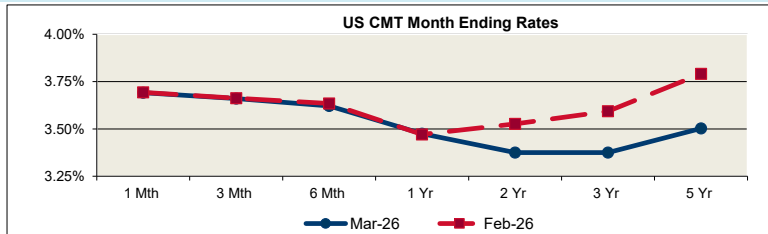
Dividend Rate Guidance

Account Types	Spread (bps) to:		Dividend Rate Ranges**	
	6 Mth CMT*			
MMKT >2.5K	-321		0.30%	to 0.45%
MMKT >10K***	-312		0.40%	to 0.55%
MMKT >25K	-302		0.50%	to 0.60%
MMKT >50K	-293		0.60%	to 0.70%
MMKT >100K	-275		0.70%	to 0.90%
Regular Sav >1K	-346		0.00%	to 0.15%
Regular Sav >5K***	-346		0.05%	to 0.20%
Regular Sav >10K	-346		0.10%	to 0.25%
Regular Sav >25K	-346		0.15%	to 0.30%
Int Checking <5K	-356		0.00%	to 0.05%
Int Checking >5K***	-352		0.00%	to 0.10%
Int Checking >10K	-348		0.05%	to 0.15%
Int Checking >25K	-343		0.10%	to 0.20%
IRA Shares >2.5K	-320		0.25%	to 0.40%
IRA Shares >10K***	-320		0.30%	to 0.45%
IRA Shares >25K	-320		0.35%	to 0.50%
IRA Shares >50K	-320		0.40%	to 0.55%
IRA Shares >100K	-320		0.45%	to 0.60%
3 Month CD >10K****	-241		1.10%	to 1.25%
6 Month CD >10K****	-197		1.55%	to 1.65%
1 Year CD >10K****	-189		1.65%	to 1.75%
2 Year CD >10K****	-201		1.50%	to 1.65%
3 Year CD >10K****	-212		1.40%	to 1.50%
5 Year CD >10K****	-209		1.45%	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	
	Mar-26	Feb-26
1 Mth	3.69%	3.69%
3 Mth	3.66%	3.66%
6 Mth	3.62%	3.63%
1 Yr	3.47%	3.47%
2 Yr	3.37%	3.53%
3 Yr	3.38%	3.59%
5 Yr	3.50%	3.79%



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

Apr-26

3.58%

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