



# 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%	0.41%	0.32%	0.28%	0.56%	0.42%	5.04%	0.01%	3.68%	-326	-333	
MMKT >10K	0.56%	0.45%	0.48%	0.38%	0.67%	0.55%	4.25%	0.01%	3.68%	-313	-320	
MMKT >25K	0.82%	0.48%	0.64%	0.47%	0.78%	0.68%	4.50%	0.01%	3.68%	-300	-307	
MMKT >50K	0.87%	0.59%	0.75%	0.56%	0.88%	0.78%	4.50%	0.01%	3.68%	-290	-297	
MMKT >100K	1.01%	0.71%	0.94%	0.66%	1.06%	0.96%	4.50%	0.01%	3.68%	-272	-279	
Regular Sav >2.5K	0.11%	0.11%	0.13%	0.13%	0.24%	0.16%	5.00%	0.01%	3.68%	-352	-359	
Int Checking >2.5K	0.04%	0.06%	0.09%	0.06%	0.15%	0.10%	5.00%	0.01%	3.68%	-358	-365	
IRA Shares >2.5K	0.27%	0.24%	0.36%	0.21%	0.46%	0.41%	4.75%	0.01%	3.68%	-327	-334	
3 Month CD >10K	1.07%	1.25%	0.77%	1.25%	1.54%	1.19%	4.50%	0.01%	3.68%	-249	-256	
6 Month CD >10K	1.15%	1.35%	1.03%	1.39%	1.95%	1.60%	4.50%	0.01%	3.75%	-215	-215	
1 Year CD >10K	1.30%	1.62%	1.24%	1.71%	2.14%	1.79%	5.00%	0.01%	3.77%	-198	-196	
2 Year CD >10K	1.25%	1.54%	1.24%	1.43%	1.99%	1.65%	4.58%	0.01%	4.01%	-236	-210	
3 Year CD >10K	1.12%	1.38%	1.23%	1.23%	1.83%	1.53%	4.25%	0.01%	4.05%	-252	-222	
4 Year CD >10K	1.06%	1.31%	1.24%	1.20%	1.70%	1.48%	4.52%	0.01%	4.14%	-266	-227	
5 Year CD >10K	1.16%	1.40%	1.30%	1.25%	1.79%	1.55%	4.50%	0.01%	4.14%	-259	-220	

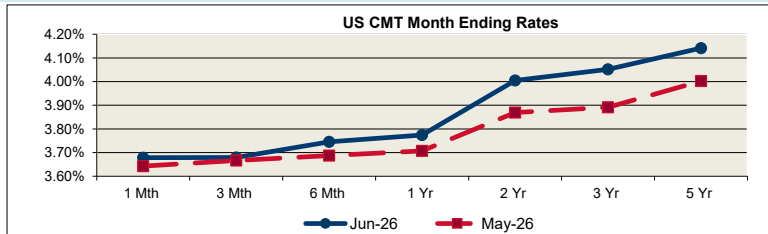
## Dividend Rate Guidance

Account Types	Spread (bps) to:		Dividend Rate Ranges**	
	6 Mth CMT*			
MMKT >2.5K	-333		0.35%	to 0.50%
MMKT >10K***	-320		0.50%	to 0.65%
MMKT >25K	-307		0.65%	to 0.75%
MMKT >50K	-297		0.75%	to 0.85%
MMKT >100K	-279		0.85%	to 1.05%
Regular Sav >1K	-359		0.05%	to 0.20%
Regular Sav >5K***	-359		0.10%	to 0.25%
Regular Sav >10K	-359		0.15%	to 0.30%
Regular Sav >25K	-359		0.20%	to 0.35%
Int Checking <5K	-369		0.00%	to 0.15%
Int Checking >5K***	-365		0.05%	to 0.20%
Int Checking >10K	-359		0.10%	to 0.25%
Int Checking >25K	-354		0.15%	to 0.30%
IRA Shares >2.5K	-334		0.30%	to 0.45%
IRA Shares >10K***	-334		0.35%	to 0.50%
IRA Shares >25K	-334		0.40%	to 0.55%
IRA Shares >50K	-334		0.45%	to 0.60%
IRA Shares >100K	-334		0.50%	to 0.65%
3 Month CD >10K****	-256		1.15%	to 1.25%
6 Month CD >10K****	-215		1.55%	to 1.70%
1 Year CD >10K****	-196		1.75%	to 1.85%
2 Year CD >10K****	-210		1.60%	to 1.75%
3 Year CD >10K****	-222		1.50%	to 1.60%
5 Year CD >10K****	-220		1.50%	to 1.65%

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	
	Jun-26	May-26
1 Mth	3.68%	3.64%
3 Mth	3.68%	3.67%
6 Mth	3.75%	3.69%
1 Yr	3.77%	3.71%
2 Yr	4.01%	3.87%
3 Yr	4.05%	3.89%
5 Yr	4.14%	4.00%



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

Jul-26

3.76%

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