

Catalyst Strategic Solutions Dividend Rate Guidelines January 2012

Credit Union Averages									
Account Types	5 Largest U.S. States					National	US Treasury	Average Spread (bps) to	
	CA	FL	IL	NY	TX	Average	Curve	Yield Curve	6 Mth CMT
MMKT >2.5K	0.17%	0.23%	0.24%	0.33%	0.33%	0.25%	0.01%	24	21
MMKT >10K	0.21%	0.26%	0.30%	0.39%	0.38%	0.31%	0.01%	30	27
MMKT >25K	0.27%	0.31%	0.42%	0.48%	0.48%	0.38%	0.01%	37	34
MMKT >50K	0.31%	0.37%	0.48%	0.58%	0.48%	0.44%	0.01%	43	40
MMKT >100K	0.37%	0.40%	0.52%	0.63%	0.52%	0.50%	0.01%	49	46
Regular Sav >1K	0.15%	0.19%	0.22%	0.26%	0.25%	0.21%	0.01%	20	17
Int Checking >5K	0.10%	0.15%	0.18%	0.22%	0.16%	0.15%	0.01%	14	11
3 Month CD >10K	0.21%	0.25%	0.23%	0.38%	0.32%	0.28%	0.01%	27	24
6 Month CD >10K	0.31%	0.35%	0.35%	0.50%	0.48%	0.42%	0.04%	38	38
1 Year CD >10K	0.46%	0.51%	0.58%	0.72%	0.70%	0.61%	0.13%	48	57
2 Year CD >10K	0.72%	0.77%	0.81%	1.05%	1.01%	0.91%	0.28%	63	87
3 Year CD >10K	1.04%	1.06%	1.11%	1.37%	1.34%	1.22%	0.38%	84	118
5 Year CD >10K	1.59%	1.60%	1.69%	1.98%	1.94%	1.78%	0.85%	93	174

Bank Averages									
Account Types	5 Largest U.S. States					National	US Treasury	Average Spread to	
	CA	FL	IL	NY	TX	Average	Curve	Yield Curve	6 Mth CMT
MMKT >2.5K	0.10%	0.15%	0.15%	0.20%	0.16%	0.16%	0.01%	15	12
MMKT >10K	0.14%	0.23%	0.18%	0.29%	0.18%	0.22%	0.01%	21	18
MMKT >25K	0.18%	0.29%	0.24%	0.36%	0.24%	0.27%	0.01%	26	23
MMKT >50K	0.21%	0.34%	0.29%	0.39%	0.29%	0.32%	0.01%	31	28
MMKT >100K	0.25%	0.41%	0.34%	0.44%	0.35%	0.38%	0.01%	37	34
Regular Sav >1K	0.07%	0.16%	0.15%	0.20%	0.16%	0.16%	0.01%	15	12
Int Checking >5K	0.06%	0.11%	0.11%	0.16%	0.13%	0.12%	0.01%	11	8
3 Month CD >10K	0.15%	0.18%	0.15%	0.20%	0.19%	0.18%	0.01%	17	14
6 Month CD >10K	0.19%	0.28%	0.24%	0.31%	0.30%	0.29%	0.04%	25	25
1 Year CD >10K	0.29%	0.45%	0.40%	0.47%	0.46%	0.45%	0.13%	32	41
2 Year CD >10K	0.51%	0.68%	0.65%	0.71%	0.68%	0.70%	0.28%	42	66
3 Year CD >10K	0.70%	0.89%	0.90%	0.90%	0.84%	0.93%	0.38%	55	89
5 Year CD >10K	1.22%	1.31%	1.39%	1.41%	1.32%	1.41%	0.85%	56	137

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	
	Jan-12	Dec-11
1 Mth	0.01%	0.02%
3 Mth	0.01%	0.00%
6 Mth	0.04%	0.06%
1 Yr	0.13%	0.15%
2 Yr	0.28%	0.27%
3 Yr	0.38%	0.43%
5 Yr	0.85%	0.96%

CMT: Constant Maturity Treasury

Sources:

State and National Average Rates for Cus and Banks obtained from DataTrac Corp. through NAFCU.org

US Treasury rates obtained from USTreasury.gov

Dividend Rate Guidance			
Account Types	Spread (bps) to: 6 Mth CMT*	Dividend Rate Ranges**	
Regular Sav >1K	N/A	0.04%	to 0.17%
Regular Sav >5K***	17	0.17%	to 0.29%
Regular Sav >10K	N/A	0.29%	to 0.42%
Regular Sav >25K	N/A	0.42%	to 0.54%
MMKT >2.5K	21	0.21%	to 0.33%
MMKT >10K***	27	0.27%	to 0.39%
MMKT >25K	34	0.34%	to 0.46%
MMKT >50K	40	0.40%	to 0.52%
MMKT >100K	46	0.46%	to 0.58%
IRA Shares >2.5K	N/A	0.29%	to 0.42%
IRA Shares >10K***	N/A	0.42%	to 0.54%
IRA Shares >25K	N/A	0.54%	to 0.67%
IRA Shares >50K	N/A	0.67%	to 0.79%
IRA Shares >100K	N/A	0.79%	to 0.92%
Int Checking <5K	N/A	0.00%	to 0.11%
Int Checking >5K***	11	0.11%	to 0.23%
Int Checking >10K	N/A	0.23%	to 0.36%
Int Checking >25K	N/A	0.36%	to 0.48%
3 Month CD >10K****	24	0.17%	to 0.42%
6 Month CD >10K****	38	0.31%	to 0.56%
1 Year CD >10K****	57	0.50%	to 0.75%
2 Year CD >10K****	87	0.80%	to 1.05%
3 Year CD >10K****	118	1.11%	to 1.36%
5 Year CD >10K****	174	1.67%	to 1.92%

6 Month CMT Forward Rate for Feb-12

0.06%

Notes

* Spreading 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

