

# Catalyst Strategic Solutions Dividend Rate Guidelines February 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	0.16%	0.23%	0.24%	0.31%	0.32%	0.25%	0.04%	21	17	
MMKT >10K	0.20%	0.26%	0.29%	0.38%	0.36%	0.30%	0.04%	26	22	
MMKT >25K	0.26%	0.30%	0.40%	0.46%	0.43%	0.37%	0.04%	33	29	
MMKT >50K	0.31%	0.36%	0.46%	0.56%	0.47%	0.43%	0.04%	39	35	
MMKT >100K	0.36%	0.39%	0.50%	0.61%	0.51%	0.48%	0.04%	44	40	
Regular Sav >1K	0.14%	0.19%	0.21%	0.26%	0.25%	0.20%	0.04%	16	12	
Int Checking >5K	0.10%	0.15%	0.16%	0.20%	0.15%	0.15%	0.04%	11	7	
3 Month CD >10K	0.20%	0.24%	0.22%	0.36%	0.32%	0.27%	0.05%	22	19	
6 Month CD >10K	0.30%	0.34%	0.33%	0.48%	0.47%	0.41%	0.08%	33	33	
1 Year CD >10K	0.45%	0.50%	0.55%	0.71%	0.70%	0.60%	0.15%	45	52	
2 Year CD >10K	0.70%	0.77%	0.78%	1.02%	0.99%	0.89%	0.23%	66	81	
3 Year CD >10K	1.01%	1.05%	1.08%	1.34%	1.31%	1.19%	0.30%	89	111	
5 Year CD >10K	1.55%	1.60%	1.63%	1.94%	1.91%	1.76%	0.71%	105	168	

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	0.09%	0.15%	0.14%	0.18%	0.16%	0.15%	0.04%	11	7	
MMKT >10K	0.14%	0.22%	0.17%	0.27%	0.18%	0.21%	0.04%	17	13	
MMKT >25K	0.17%	0.29%	0.22%	0.35%	0.23%	0.26%	0.04%	22	18	
MMKT >50K	0.20%	0.34%	0.27%	0.38%	0.27%	0.31%	0.04%	27	23	
MMKT >100K	0.24%	0.41%	0.32%	0.43%	0.33%	0.36%	0.04%	32	28	
Regular Sav >1K	0.07%	0.16%	0.14%	0.19%	0.16%	0.15%	0.04%	11	7	
Int Checking >5K	0.06%	0.11%	0.10%	0.15%	0.13%	0.11%	0.04%	7	3	
3 Month CD >10K	0.13%	0.17%	0.14%	0.19%	0.19%	0.17%	0.05%	12	9	
6 Month CD >10K	0.20%	0.27%	0.23%	0.30%	0.30%	0.28%	0.08%	20	20	
1 Year CD >10K	0.29%	0.43%	0.39%	0.46%	0.47%	0.43%	0.15%	28	35	
2 Year CD >10K	0.49%	0.65%	0.64%	0.69%	0.68%	0.68%	0.23%	45	60	
3 Year CD >10K	0.67%	0.85%	0.88%	0.87%	0.84%	0.90%	0.30%	60	82	
5 Year CD >10K	1.17%	1.27%	1.37%	1.36%	1.30%	1.37%	0.71%	66	129	

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	
	Feb-12	Jan-12
1 Mth	0.04%	0.01%
3 Mth	0.05%	0.01%
6 Mth	0.08%	0.04%
1 Yr	0.15%	0.13%
2 Yr	0.23%	0.28%
3 Yr	0.30%	0.38%
5 Yr	0.71%	0.85%

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	0.03%	to 0.16%
<b>Regular Sav &gt;5K***</b>	<b>12</b>	<b>0.16%</b>	<b>to 0.28%</b>
Regular Sav >10K	N/A	0.28%	to 0.41%
Regular Sav >25K	N/A	0.41%	to 0.53%
MMKT >2.5K	17	0.21%	to 0.33%
<b>MMKT &gt;10K***</b>	<b>22</b>	<b>0.26%</b>	<b>to 0.38%</b>
MMKT >25K	29	0.33%	to 0.45%
MMKT >50K	35	0.39%	to 0.51%
MMKT >100K	40	0.44%	to 0.56%
IRA Shares >2.5K	N/A	0.28%	to 0.41%
<b>IRA Shares &gt;10K***</b>	<b>N/A</b>	<b>0.41%</b>	<b>to 0.53%</b>
IRA Shares >25K	N/A	0.53%	to 0.66%
IRA Shares >50K	N/A	0.66%	to 0.78%
IRA Shares >100K	N/A	0.78%	to 0.91%
Int Checking <5K	N/A	0.00%	to 0.11%
<b>Int Checking &gt;5K***</b>	<b>7</b>	<b>0.11%</b>	<b>to 0.23%</b>
Int Checking >10K	N/A	0.23%	to 0.36%
Int Checking >25K	N/A	0.36%	to 0.48%
3 Month CD >10K****	19	0.17%	to 0.42%
6 Month CD >10K****	33	0.31%	to 0.56%
1 Year CD >10K****	52	0.50%	to 0.75%
2 Year CD >10K****	81	0.79%	to 1.04%
3 Year CD >10K****	111	1.09%	to 1.34%
5 Year CD >10K****	168	1.66%	to 1.91%

6 Month CMT Forward Rate for Mar-12

**0.10%**

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

