

HISTORICAL DIVIDEND RATES

YEAR	ANNUAL MEETING	DIV RATE
1963	28	7.50%
1964	29	7.92%
1965	30	8.16%
1966	31	7.20%
1967	32	7.20%
1968	33	7.24%
1969	34	8.49%
1970	35	8.00%
1971	36	8.00%
1972	37	8.00%
1973	38	8.50%
1974	39	10.00%
1975	40	10.00%
1976	41	9.00%
1977	42	9.00%
1978	43	9.00%
1979	44	10.00%
1980	45	10.75%
1981	46	11.25%
1982	47	13.00%
1983	48	14.00%
1984	49	13.50%
1985	50	13.00%
1986	51	12.85%
1987	52	11.00%
1988	53	9.00%
1989	54	8.50%
1990	55	9.00%
1991	56	8.25%
1992	57	7.50%
1993	58	7.50%
1994	59	6.50%

YEAR	ANNUAL MEETING	DIV RATE
1995	60	6.00%
1996	61	6.50%
1997	62	6.50%
1998	63	6.50%
1999	64	6.50%
2000	65	6.50%
2001	66	6.40%
2002	67	5.50%
2003	68	4.50%
2004	69	4.00%
2005	70	4.00%
2006	71	4.50%
2007	72	4.75%
2008	73	4.50%
2009	74	4.00%
2010	75	3.00%
2011	76	2.80%
2012	77	2.80%
2013	78	2.00%
2014	79	2.05%
2015	80	2.00%
2016	81	1.80%
2017	82	
2018	83	
2019	84	
2020	85	
2021	86	
2022	87	
2023	88	
2024	89	
2025	90	
2026	91	

FOR ILLUSTRATIVE PURPOSES ONLY

Dividends are not guaranteed and are approved by the Board of Directors annually based upon past financial performance of the credit union.

Dividends are calculated on an average daily balance and paid once a year on January 1st.