

Tidemark Federal Credit Union Trends in Cost of Funds (COFs)

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Month End	COFs	Month End	COFs	Month End	COFs
Dec-00	4.77%	Jan-09	2.21%	Dec-12	0.78%
Jun-01	4.63%	Feb-09	2.02%	Jan-13	0.72%
Dec-01	3.50%	Mar-09	1.92%	Feb-13	0.69%
Jun-02	2.96%	Apr-09	1.96%	Mar-13	0.68%
Dec-02	3.03%	May-09	1.96%	Apr-13	0.65%
Jun-03	2.09%	Jun-09	1.95%	May-13	0.65%
Dec-03	2.12%	Jul-09	1.93%	Jun-13	0.64%
Jun-04	2.12%	Aug-09	1.90%	Jul-13	0.64%
Dec-04	2.24%	Sep-09	1.87%	Aug-13	0.64%
Jun-05	2.15%	Oct-09	1.81%	Sep-13	0.64%
Dec-05	2.36%	Nov-09	1.82%	Oct-13	0.63%
Jan-06	2.46%	Dec-09	1.81%	Nov-13	0.62%
Feb-06	2.93%	Jan-10	1.68%	Dec-13	0.62%
Mar-06	2.48%	Feb-10	1.53%	Jan-14	0.60%
Apr-06	2.95%	Mar-10	1.38%	Feb-14	0.69%
May-06	3.02%	Apr-10	1.35%	Mar-14	0.69%
Jun-06	3.04%	May-10	1.34%	Apr-14	0.68%
Jul-06	3.06%	Jun-10	1.30%	May-14	0.68%
Aug-06	3.14%	Jul-10	1.29%	Jun-14	0.69%
Sep-06	3.17%	Aug-10	1.24%	Jul-14	0.67%
Oct-06	3.19%	Sep-10	1.23%	Aug-14	0.67%
Nov-06	3.34%	Oct-10	1.22%	Sep-14	0.67%
Dec-06	3.32%	Nov-10	1.22%	Oct-14	0.68%
Jan-07	3.21%	Dec-10	1.16%	Nov-14	0.66%
Feb-07	3.26%	Jan-11	1.10%	Dec-14	0.67%
Mar-07	3.30%	Feb-11	1.05%	Jan-15	0.66%
Apr-07	3.34%	Mar-11	1.01%	Feb-15	0.67%
May-07	3.43%	Apr-11	0.99%	Mar-15	0.67%
Jun-07	3.43%	May-11	0.91%	Apr-15	0.66%
Jul-07	3.43%	Jun-11	0.96%	May-15	0.65%
Aug-07	3.41%	Jul-11	0.96%	Jun-15	0.66%
Sep-07	3.39%	Aug-11	0.96%	Jul-15	0.65%
Oct-07	3.27%	Sep-11	0.96%	Aug-15	0.64%
Nov-07	3.27%	Oct-11	0.95%	Sep-15	0.66%
Dec-07	3.26%	Nov-11	0.96%	Oct-15	0.65%
Jan-08	3.10%	Dec-11	0.96%	Nov-15	0.65%
Feb-08	3.07%	Jan-12	0.96%	Dec-15	0.65%
Mar-08	2.99%	Feb-12	0.98%	Jan-16	0.64%
Apr-08	2.71%	Mar-12	0.96%	Feb-16	0.65%
May-08	2.62%	Apr-12	0.96%	Mar-16	0.67%
Jun-08	2.58%	May-12	0.97%	Apr-16	0.66%
Jul-08	2.55%	Jun-12	0.96%	May-16	0.68%
Aug-08	2.49%	Jul-12	0.79%	Jun-16	0.67%
Sep-08	2.50%	Aug-12	0.78%	Jul-16	0.67%
Oct-08	2.47%	Sep-12	0.79%	Aug-16	0.67%
Nov-08	2.46%	Oct-12	0.79%	Sep-16	0.67%
Dec-08	2.44%	Nov-12	0.78%	Oct-16	0.67%

OST OF FUNDS

Month End	COFs	Month End	COFs	Month End	COFs
Nov-16	0.67%	Oct-20	0.82%	Sep-24	2.19%
Dec-16	0.68%	20-Nov	0.82%	Oct-24	2.13%
Jan-17	0.68%	Dec-20	0.81%	Nov-24	2.03%
Feb-17	0.69%	Jan-21	0.79%	Dec-24	1.98%
Mar-17	0.68%	Feb-21	0.78%	Jan-25	1.97%
Apr-17	0.67%	Mar-21	0.76%	Feb-25	1.95%
May-17	0.68%	Apr-21	0.75%	Mar-25	1.91%
Jun-17	0.68%	May-21	0.75%	Apr-25	1.85%
Jul-17	0.68%	Jun-21	0.51%	May-25	1.83%
Aug-17	0.68%	Jul-21	0.51%	Jun-25	1.84%
Sep-17	0.68%	Aug-21	0.50%	Jul-25	1.84%
Oct-17	0.68%	Sep-21	0.50%	Aug-25	1.84%
Nov-17	0.69%	Oct-21	0.50%	Sep-25	1.84%
Dec-17	0.69%	Nov-21	0.49%	Oct-25	1.74%
Jan-18	0.69%	Dec-21	0.48%	Nov-25	1.74%
Feb-18	0.77%	Jan-22	0.48%	Dec-25	1.78%
Mar-18	0.83%	Feb-22	0.47%	Jan-26	1.80%
Apr-18	0.88%	Mar-22	0.47%	Feb-26	
May-18	0.90%	Apr-22	0.46%	Mar-26	
Jun-18	0.93%	May-22	0.47%	Apr-26	
Jul-18	0.95%	Jun-22	0.71%	May-26	
Aug-18	0.96%	Jul-22	0.72%	Jun-26	
Sep-18	0.99%	Aug-22	0.73%	Jul-26	
Oct-18	1.07%	Sep-22	0.73%	Aug-26	
Nov-18	1.10%	Oct-22	0.77%	Sep-26	
Dec-18	1.09%	Nov-22	1.27%	Oct-26	
Jan-19	1.14%	Dec-22	1.29%	Nov-26	
Feb-19	1.07%	Jan-23	1.31%	Dec-26	
Mar-19	1.07%	Feb-23	1.31%	Jan-27	
Apr-19	1.07%	Mar-23	1.39%	Feb-27	
May-19	1.08%	Apr-23	1.53%	Mar-27	
Jun-19	1.09%	May-23	1.65%	Apr-27	
Jul-19	1.10%	Jun-23	1.71%	May-27	
Aug-19	1.09%	Jul-23	1.76%	Jun-27	
Sep-19	1.10%	Aug-23	1.80%	Jul-27	
Oct-19	1.12%	Sep-23	1.85%	Aug-27	
Nov-19	1.12%	Oct-23	1.95%	Sep-27	
Dec-19	1.12%	Nov-23	2.04%	Oct-27	
Jan-20	1.13%	Dec-23	2.10%	Nov-27	
Feb-20	1.14%	Jan-24	2.14%	Dec-27	
Mar-20	1.14%	Feb-24	2.19%	Jan-28	
Apr-20	1.12%	Mar-24	2.20%	Feb-28	
May-20	1.11%	Apr-24	2.21%	Mar-28	
Jun-20	0.91%	May-24	2.20%	Apr-28	
Jul-20	0.90%	Jun-24	2.25%	May-28	
Aug-20	0.85%	Jul-24	2.27%	Jun-28	
Sep-20	0.82%	Aug-24	2.29%	Jul-28	