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

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Month End	COFs
Dec-00	4.77%
Jun-01	4.63%
Dec-01	3.50%
Jun-02	2.96%
Dec-02	3.03%
Jun-03	2.09%
Dec-03	2.12%
Jun-04	2.12%
Dec-04	2.24%
Jun-05	2.15%
Dec-05	2.36%
Jan-06	2.46%
Feb-06	2.93%
Mar-06	2.48%
Apr-06	2.95%
May-06	3.02%
Jun-06	3.04%
Jul-06	3.06%
Aug-06	3.14%
Sep-06	3.17%
Oct-06	3.19%
Nov-06	3.34%
Dec-06	3.32%
Jan-07	3.21%
Feb-07	3.26%
Mar-07	3.30%
Apr-07	3.34%
May-07	3.43%
Jun-07	3.43%
Jul-07	3.43%
Aug-07	3.41%
Sep-07	3.39%
Oct-07	3.27%
Nov-07	3.27%
Dec-07	3.26%
Jan-08	3.10%
Feb-08	3.07%
Mar-08	2.99%
Apr-08	2.71%
May-08	2.62%
Jun-08	2.58%
Jul-08	2.55%
Aug-08	2.49%
Sep-08	2.50%
Oct-08	2.47%
Nov-08	2.46%
Dec-08	2.44%

Month End	COFs
Jan-09	2.21%
Feb-09	2.02%
Mar-09	1.92%
Apr-09	1.96%
May-09	1.96%
Jun-09	1.95%
Jul-09	1.93%
Aug-09	1.90%
Sep-09	1.87%
Oct-09	1.81%
Nov-09	1.82%
Dec-09	1.81%
Jan-10	1.68%
Feb-10	1.53%
Mar-10	1.38%
Apr-10	1.35%
May-10	1.34%
Jun-10	1.30%
Jul-10	1.29%
Aug-10	1.24%
Sep-10	1.23%
Oct-10	1.22%
Nov-10	1.22%
Dec-10	1.16%
Jan-11	1.10%
Feb-11	1.05%
Mar-11	1.01%
Apr-11	0.99%
May-11	0.91%
Jun-11	0.96%
Jul-11	0.96%
Aug-11	0.96%
Sep-11	0.96%
Oct-11	0.95%
Nov-11	0.96%
Dec-11	0.96%
Jan-12	0.96%
Feb-12	0.98%
Mar-12	0.96%
Apr-12	0.96%
May-12	0.97%
Jun-12	0.96%
Jul-12	0.79%
Aug-12	0.78%
Sep-12	0.79%
Oct-12	0.79%
Nov-12	0.78%

Month End	COFs
Dec-12	0.78%
Jan-13	0.72%
Feb-13	0.69%
Mar-13	0.68%
Apr-13	0.65%
May-13	0.65%
Jun-13	0.64%
Jul-13	0.64%
Aug-13	0.64%
Sep-13	0.64%
Oct-13	0.63%
Nov-13	0.62%
Dec-13	0.62%
Jan-14	0.60%
Feb-14	0.69%
Mar-14	0.69%
Apr-14	0.68%
May-14	0.68%
Jun-14	0.69%
Jul-14	0.67%
Aug-14	0.67%
Sep-14	0.67%
Oct-14	0.68%
Nov-14	0.66%
Dec-14	0.67%
Jan-15	0.66%
Feb-15	0.67%
Mar-15	0.67%
Apr-15	0.66%
May-15	0.65%
Jun-15	0.66%
Jul-15	0.65%
Aug-15	0.64%
Sep-15	0.66%
Oct-15	0.65%
Nov-15	0.65%
Dec-15	0.65%
Jan-16	0.64%
Feb-16	0.65%
Mar-16	0.67%
Apr-16	0.66%
May-16	0.68%
Jun-16	0.67%
Jul-16	0.67%
Aug-16	0.67%
Sep-16	0.67%
Oct-16	0.67%

OST OF FUNDS

Month End	COFs
Nov-16	0.67%
Dec-16	0.68%
Jan-17	0.68%
Feb-17	0.69%
Mar-17	0.68%
Apr-17	0.67%
May-17	0.68%
Jun-17	0.68%
Jul-17	0.68%
Aug-17	0.68%
Sep-17	0.68%
Oct-17	0.68%
Nov-17	0.69%
Dec-17	0.69%
Jan-18	0.69%
Feb-18	0.77%
Mar-18	0.83%
Apr-18	0.88%
May-18	0.90%
Jun-18	0.93%
Jul-18	0.95%
Aug-18	0.96%
Sep-18	0.99%
Oct-18	1.07%
Nov-18	1.10%
Dec-18	1.09%
Jan-19	1.14%
Feb-19	1.07%
Mar-19	1.07%
Apr-19	1.07%
May-19	1.08%
Jun-19	1.09%
Jul-19	1.10%
Aug-19	1.09%
Sep-19	1.10%
Oct-19	1.12%
Nov-19	1.12%
Dec-19	1.12%
Jan-20	1.13%
Feb-20	1.14%
Mar-20	1.14%
Apr-20	1.12%
May-20	1.11%
Jun-20	0.91%
Jul-20	0.90%
Aug-20	0.85%
Sep-20	0.82%

Month End	COFs
Oct-20	0.82%
20-Nov	0.82%
Dec-20	0.81%
Jan-21	0.79%
Feb-21	0.78%
Mar-21	0.76%
Apr-21	0.75%
May-21	0.75%
Jun-21	0.51%
Jul-21	0.51%
Aug-21	0.50%
Sep-21	0.50%
Oct-21	0.50%
Nov-21	0.49%
Dec-21	0.48%
Jan-22	0.48%
Feb-22	0.47%
Mar-22	0.47%
Apr-22	0.46%
May-22	0.47%
Jun-22	0.71%
Jul-22	0.72%
Aug-22	0.73%
Sep-22	0.73%
Oct-22	0.77%
Nov-22	1.27%
Dec-22	1.29%
Jan-23	1.31%
Feb-23	1.31%
Mar-23	1.39%
Apr-23	1.53%
May-23	1.65%
Jun-23	1.71%
Jul-23	1.76%
Aug-23	1.80%
Sep-23	1.85%
Oct-23	1.95%
Nov-23	2.04%
Dec-23	2.10%
Jan-24	2.14%
Feb-24	2.19%
Mar-24	2.20%
Apr-24	2.21%
May-24	2.20%
Jun-24	2.25%
Jul-24	2.27%
Aug-24	2.29%

Month End	COFs
Sep-24	2.19%
Oct-24	2.13%
Nov-24	2.03%
Dec-24	1.98%
Jan-25	1.97%
Feb-25	1.95%
Mar-25	1.91%
Apr-25	1.85%
May-25	1.83%
Jun-25	1.84%
Jul-25	1.84%
Aug-25	1.84%
Sep-25	1.84%
Oct-25	1.74%
Nov-25	1.74%
Dec-25	1.78%
Jan-26	1.80%
Feb-26	1.81%
Mar-26	1.82%
Apr-26	1.80%
May-26	1.78%
Jun-26	1.76%
Jul-26	1.73%
Aug-26	1.68%
Sep-26	1.67%
Oct-26	
Nov-26	
Dec-26	
Jan-27	
Feb-27	
Mar-27	
Apr-27	
May-27	
Jun-27	
Jul-27	
Aug-27	
Sep-27	
Oct-27	
Nov-27	
Dec-27	
Jan-28	
Feb-28	
Mar-28	
Apr-28	
May-28	
Jun-28	
Jul-28	