



Fed Funds Rate 6/30/2024 6/30/2022 Market Change
 5.50% 1.00% 4.50%

	June 22 Bal	June 24 Bal	Change	June 22 Rate	June 24 Rate	Change	Weighted Average Beta	06/30/2024 vs 06/30/2022		
								Model Beta	Actual Beta	Difference
								44%	35%	9%
Regular Savings	90,458.00	96,566.00	6,108.00	0.10%	0.10%	0.00%		25%	0.0%	25%
Business Savings	14,568.00	11,979.00	(2,589.00)	0.24%	0.39%	0.15%		30%	3.3%	27%
IRA Savings	719.11	116.76	(602.36)	0.20%	0.15%	-0.05%		30%	-1.1%	31%
Club Accounts	986.00	1,065.00	79.00	0.10%	0.10%	0.00%		25%	0.0%	25%
Retail MMDA	10,595.94	7,168.13	(3,427.80)	0.26%	0.24%	-0.02%		25%	-0.4%	25%
Business MMDA	21,564.00	13,107.00	(8,457.00)	0.27%	0.28%	0.01%		25%	0.3%	25%
Tiered MMDA	153,864.00	143,568.00	(10,296.00)	0.35%	3.42%	3.07%		65%	68.2%	-3%
Business HiYld MMDA	6,950.37	29,915.35	22,964.97	0.39%	3.79%	3.40%		75%	75.6%	-1%
Muni MMDA	19,492.20	28,764.18	9,271.99	0.43%	5.02%	4.59%		90%	102.0%	-12%
Retail Int Chkg	5,992.34	30,209.41	24,217.07	0.05%	0.05%	0.00%		15%	0.0%	15%
Business Int Chkg	374.99	949.75	574.75	0.05%	0.05%	0.00%		10%	0.0%	10%
IOLTAs	8,196.65	4,803.38	(3,393.26)	0.10%	0.10%	0.00%		10%	0.0%	10%
Escrow	750.87	553.46	(197.42)	0.05%	0.05%	0.00%		10%	0.0%	10%