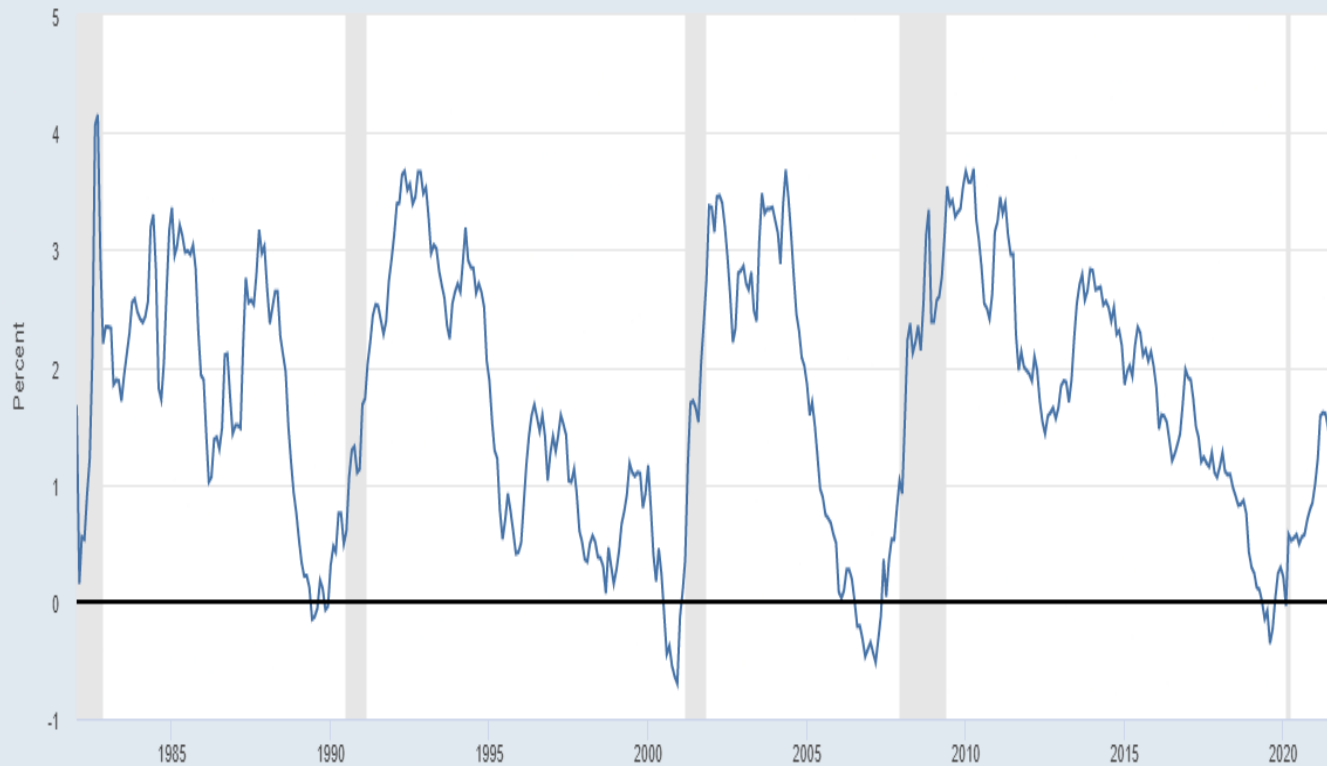


<b><u>DYNAMIC YIELD CURVE</u></b>					
<b><u>FED FUNDS RATE</u></b>		<b>0.08%</b>			
<b><u>US Treasury Bonds</u></b>					
<b><u>U.S. Treasury Yields</u></b>		<b>2021.12.24</b>	<b>2021.12.24</b>	<b>2021.12.24</b>	
<b><u>Maturity</u></b>		<b><u>3 Months</u></b>	<b><u>Yields</u></b>	<b><u>Yield Curve Watch</u></b>	
<b><u>1 Month</u></b>			0.028%		
<b><u>3 Month</u></b>		<b>0.068%</b>	0.068%	0.068%	0.000%
<b><u>6 Month</u></b>			0.068%	0.175%	0.107%
<b><u>1 Year</u></b>			0.068%	0.282%	0.214%
<b><u>2 Year</u></b>			0.068%	0.692%	0.624%
<b><u>3 Year</u></b>			0.068%	0.971%	0.903%
<b><u>5 Year</u></b>			0.068%	1.243%	1.175%
<b><u>7 Year</u></b>			0.068%	1.414%	1.346%
<b><u>10 Year</u></b>		<b>1.493%</b>	0.068%	1.493%	1.425%
<b><u>20 Year</u></b>			0.068%	1.932%	1.864%
<b><u>30 Year</u></b>			0.068%	1.905%	1.837%

<b>YIELD WATCH</b>					
<b>Buy (3 and above)</b>					
<b>Hold (2 to 3)</b>					
<b>Trim (0.5 to 2)</b>	<b>1.425%</b>				
<b>Sell (0.5 and below)</b>					
<b>10 YEAR T - 3 MONTH T</b>	<b>1.51%</b>			2021.12.01	

**FRED** — 10-Year Treasury Constant Maturity Minus 3-Month Treasury Constant Maturity



Shaded areas indicate U.S. recessions.

Source: Federal Reserve Bank of St. Louis

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