

HOW WE ARRIVE AT OUR AVERAGE VALUE NUMBERS

Updated 12/2017

Membership value is an estimate and for illustration purposes only. Not all members have experienced or will experience savings. Estimates illustrate projected value for an entire year, regardless of when accounts are opened, and are determined using the difference between current rates at Firefly and current rates of leading financial institutions in local Minnesota market on 11/20/2017, as reported by Informa Research Services, Inc., Calabasas, CA, www.informars.com. Some national lenders were used for mortgage and credit card comparisons. Although the information provided by Informa has been obtained from the financial institutions themselves, the accuracy cannot be guaranteed. Values were calculated within product types, comparing the current Firefly rate with other current financial institution rates for that particular product type. Only financial institutions with comparable rate tiers and pricing structures were used to determine a median rate within each product type. In some rare cases, deposit and/or loan relationships were compared to the most similar product for which market rate information was available. If balances are not carried over month to month, savings amount would be less. Fees were taken into consideration when calculating the benefit associated with account relationships, using the average fees charged for that account, as reported by Informa, compared with fees charged at Firefly.