



Best Values in the Market Today

3 Mo Corporate Cert @ 4.53%
 6 Mo Corporate Cert @ 4.44%
 9 Mo Corporate Cert @ 4.35%
 12 Mo Corporate Cert @ 4.30%
 24 Mo Corporate Cert @ 4.23%
 36 Mo Corporate Cert @ 4.19%

Market Watch - 11/7/2024

Investment Rates

Premier Investment Suite	>50,000,000	>10,000,000	>5,000,000	<5,000,000	Settlement
Prior Day's Rate	4.70	4.68	4.66	4.64	4.20
Prior Month Average	5.02	5.00	4.98	4.96	4.52

Plateau Rates	>5,000,000	>2,500,000	>1,000,000	<1,000,000
Prior Day's Rate	4.65	4.62	4.59	4.56
Prior Month Average	4.97	4.94	4.91	4.88

Money Market Account	>30,000,000	>10,000,000	>5,000,000	>2,500,000	<2,500,000
Prior Day's Rate	4.86	4.86	4.86	4.86	4.86
Prior Month Average	5.16	5.16	5.16	5.16	5.16
Tiered - \$2 Million Min. - 3 Withdrawals/Month - 4:00 pm Cut-Off					

PLUS Account	Variable Account
\$500,000 Minimum - 4 Withdrawals/Month	\$1,000 Minimum - 30 Day Notice
Prior Day's Rate	Prior Day's Rate
Prior Month Average	Prior Month Average
4.80	4.88
5.12	5.20

Certificate Rates			FLEX Investment Account	
Term	Monthly Pay Rate	A.P.Y.	\$500,000 Minimum-Transfers on Tuesdays Only	
(Days) 30	4.55	4.642	Prior Month Average	
60	4.54	4.632	4.72	
90	4.53	4.621	5.23	
120	4.50	4.591	October NCA Indication Rate	
150	4.47	4.561	4.50	
180	4.44	4.530	October PCC IndicationRate	
210	4.43	4.523	3.50	
240	4.40	4.491	September NCA Rate	
270	4.35	4.435	4.50	
			September PCC Rate	
			4.50	
			August NCA Rate	
			3.50	
			August PCC Rate	
			4.50	

Term	Rate	A.P.Y.	1 Million - 5 Million		Over 5 Million	
			Rate	A.P.Y.	Rate	A.P.Y.
1 yr	4.30	4.381	4.30	4.381	4.30	4.381
13 mo	4.29	4.341	4.29	4.341	4.29	4.341
18 mo	4.26	4.309	4.26	4.309	4.26	4.309
2 yr	4.23	4.278	4.23	4.278	4.23	4.278
3 yr	4.19	4.235	4.19	4.235	4.19	4.235
4 yr	4.24	4.285	4.24	4.285	4.24	4.285
5 yr	4.24	4.281	4.24	4.281	4.24	4.281


Since all certificates 1-year and less pay interest monthly, and all certificates longer than 1-year pay interest semi-annually, effective yields may be significantly higher than the quoted nominal rate. Rates for amounts less than \$100k by request.

Structured Products

Fixed Callable 9574 - 2.00yr NC 6 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
11/15/2024	11/15/2024	5/15/2025	Semi-Annual	11/16/2026	2yr T + 10 bps	4.33%	
Fixed Callable 9575 - 3.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
11/15/2024	11/15/2024	2/18/2025	Quarterly	11/15/2027	3yr T + 10 bps	4.30%	
Fixed Callable 9576 - 4.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
11/15/2024	11/15/2024	2/18/2025	Quarterly	11/15/2028	4yr T + 10 bps	4.35%	
Fixed Callable 9577 - 5.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
11/15/2024	11/15/2024	2/18/2025	Quarterly	11/15/2029	5yr T + 10 bps	4.35%	

*Structured Products close at 11:00am CT on the closing dates listed

Liquidity Rates

Premier Loan	Managed Loan	Prior Month Average	Automatic Loan	**Floating Rate Term Loans**
Full Members	5.10	5.60	5.60	2 Year Floating Rate Term Loan Resets Monthly on the 25th - O/R
Settlement Loan		Prior Month Average	Variable Rate Demand Loan - Tuesdays*	
Full Members	5.30	5.80	Updated: 11/05/24 \$1,000,000 min 5.070	2 Year Floating Rate Term Loan Resets with Prime - O/R 2 Year Floating Rate Term Loan Resets Quarterly on the 25th - O/R
Associate Member Settlement Loan		5.55		
Fixed Rate Term Loans*				
Term	\$20 Million+	\$10 Million+	< \$10 Million	
1 Month	5.00	5.00	5.00	 <p>Corporate Central fixed-rate term loans are on an Act/365 basis. FLEX loans are on an Act/360 basis. Posted rate has been converted to Act/365 for comparison purposes. Additional terms & structures are available; please call to discuss which loan will best suit your needs. Rates posted are full member rates unless otherwise noted.</p>
2 Month	4.99	4.99	4.99	
3 Month	4.98	4.98	4.98	
4 Month	4.96	4.96	4.96	
5 Month	4.95	4.95	4.95	
6 Month	4.94	4.94	4.94	
9 Month	4.98	4.98	4.98	
1 Year	5.26	5.26	5.26	
2 Year	5.38	5.38	5.38	
3 Year	N\A	N\A	N\A	
4 Year	N\A	N\A	N\A	
5 Year	N\A	N\A	N\A	

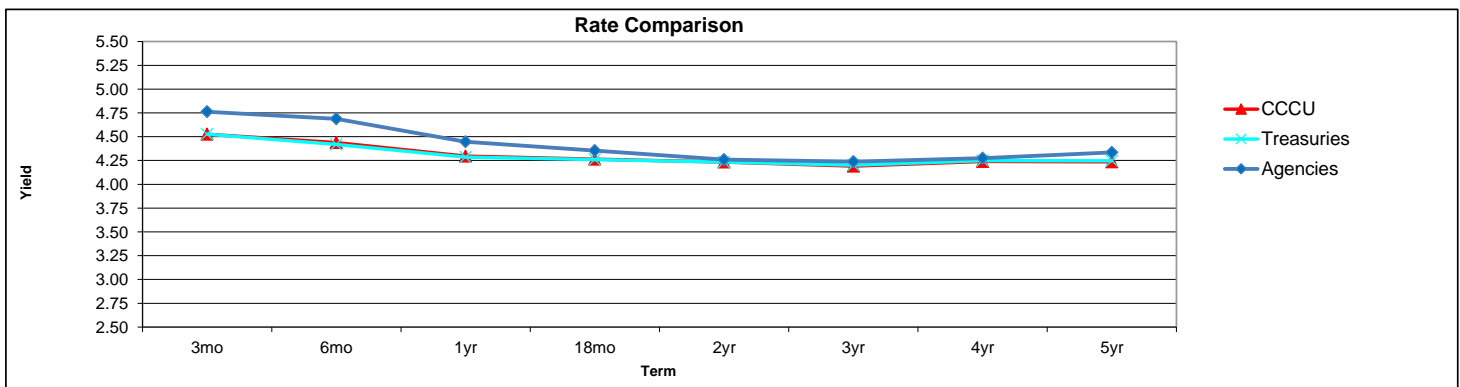
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

Economic News

(Bloomberg) 11/07/24 - US equity futures extended a post-Election Day advance as traders looked ahead to expectations that the Federal Reserve will cut interest rates later on Thursday. S&P 500 contracts gained 0.2%, after the index notched a record high on Wednesday. The dollar retreated 0.6% following its best day since 2022. Treasury yields eased after Wednesday's historic selloff. Jobless claims for the Nov. 2 week came in below estimates, highlighting the resilience of the labor market. The Fed is expected to lower rates by a quarter-point and Chair Jerome Powell will hold a press conference later in the day that may provide details on the path for monetary policy. It's also likely that Powell will face questions about what Donald Trump's returns to the White House will mean for economic growth and inflation. Traders have pared back expectations for the Fed to lower interest rates over the next year on concern that Trump's policies will exacerbate inflation. Money markets are currently betting on about 1 percentage point of Fed cuts by September 2025, compared to 1.1 percentage points on Tuesday. While S&P 500 futures pointed toward more muted gains after Wednesday's surge, Evercore ISI strategists said the rally was nowhere near done. Trump's plans to slice through red tape could propel the S&P 500 another 11% through the middle of next year, they said. History shows the bull market is "still an infant," ISI strategist Julian Emanuel wrote in a note. "This market will be driven higher by the policy prospect of deregulation in DC," he said, setting a price target for the index of 6,600 points by end-June 2025.

Market Indicators

Fed Funds Effective		4.83	Secured Overnight Financing Rate (SOFR)	4.81000
Fed Funds Target	09/19/24	4.75	30-Day Average SOFR	4.84243
Discount Rate	09/19/24	5.00	90-Day Average SOFR	5.09783
Prime Rate	09/19/24	8.00	180-Day Average SOFR	5.26544
M1 Change \$BLN		56.90	CME Term SOFR 1 Month	4.62214
M2 Change \$BLN		80.00	CME Term SOFR 3 Month	4.52163
S&P 7 Day Taxable Money Fund		3.41	CME Term SOFR 6 Month	4.41039
1 Yr CMT		4.31	CME Term SOFR 12 Month	4.24661
Treasuries:			Dow Jones IA	43,729.93
1 Year		4.29	NASDAQ	18983.46
2 Year		4.23	S&P 500	5929.04
3 Year		4.20	Oil	71.41
5 Year		4.25	Gold	2684.50
10 Year		4.41	Silver	31.591
30 Year		4.60	Canadian Exchange Rate	1.39
Treasury Bill Auction:				
11/04/24	90 Day	4.440		
	180 Day	4.260		
	4 Week Avg.	4.303		



Corporate Central Credit Union is NCUA insured for deposits up to \$250,000.

For more information, please contact the Investment Department at (800) 242-4747, or at investments@corpcu.com.