



## Best Values in the Market Today

3 Mo Corporate Cert @ 4.53%  
 6 Mo Corporate Cert @ 4.49%  
 9 Mo Corporate Cert @ 4.42%  
 12 Mo Corporate Cert @ 4.39%  
 24 Mo Corporate Cert @ 4.34%  
 36 Mo Corporate Cert @ 4.28%

## Market Watch - 11/22/2024

### Investment Rates

Premier Investment Suite		>50,000,000	>10,000,000	>5,000,000	<5,000,000	Settlement
Prior Day's Rate		4.45	4.43	4.41	4.39	3.95
Prior Month Average		4.70	4.68	4.66	4.64	4.20
Plateau Rates		>5,000,000	>2,500,000	>1,000,000	<1,000,000	
Prior Day's Rate		4.40	4.37	4.34	4.31	
Prior Month Average		4.65	4.62	4.59	4.56	
Money Market Account		>30,000,000	>10,000,000	>5,000,000	>2,500,000	<2,500,000
Prior Day's Rate		4.61	4.61	4.61	4.61	4.61
Prior Month Average		4.86	4.86	4.86	4.86	4.86
PLUS Account		Variable Account				
\$500,000 Minimum - 4 Withdrawals/Month		4.55	\$1,000 Minimum - 30 Day Notice			4.63
Prior Month Average		4.80	Prior Month Average			4.88
Certificate Rates			FLEX Investment Account			
<b>Term</b>	<b>Monthly Pay Rate</b>	<b>A.P.Y.</b>	\$500,000 Minimum-Transfers on Tuesdays Only			4.65
(Days) 30	4.55	4.648	Prior Month Average			4.90
60	4.54	4.638	<b>November NCA Indication Rate</b>		3.50	
90	4.53	4.627	<b>November PCC IndicationRate</b>		4.50	
120	4.52	4.612	<b>October NCA Indication Rate</b>		3.50	
150	4.50	4.597	<b>October PCC IndicationRate</b>		4.50	
180	4.49	4.581	<b>September NCA Rate</b>		3.50	
210	4.48	4.576	<b>September PCC Rate</b>		4.50	
240	4.44	4.531				
270	4.42	4.509				
		1 Million - 5 Million		Over 5 Million		
<b>Term</b>	<b>Rate</b>	<b>A.P.Y.</b>	<b>Rate</b>	<b>A.P.Y.</b>	<b>Rate</b>	<b>A.P.Y.</b>
1 yr	4.39	4.477	4.39	4.477	4.39	4.477
13 mo	4.38	4.430	4.38	4.430	4.38	4.430
18 mo	4.37	4.413	4.37	4.413	4.37	4.413
2 yr	4.34	4.390	4.34	4.390	4.34	4.390
3 yr	4.28	4.325	4.28	4.325	4.28	4.325
4 yr	4.30	4.344	4.30	4.344	4.30	4.344
5 yr	4.28	4.324	4.28	4.324	4.28	4.324


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 9578 - 2.00yr NC 6 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
11/25/2024	11/25/2024	5/27/2025	Semi-Annual	11/25/2026	2yr T + 10 bps	4.44%	
Fixed Callable 9579 - 3.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
11/25/2024	11/25/2024	2/25/2025	Quarterly	11/25/2027	3yr T + 10 bps	4.39%	
Fixed Callable 9580 - 4.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
11/25/2024	11/25/2024	2/25/2025	Quarterly	11/25/2028	4yr T + 10 bps	4.41%	
Fixed Callable 9581 - 5.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
11/25/2024	11/25/2024	2/25/2025	Quarterly	11/25/2029	5yr T + 10 bps	4.39%	

\*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		4.85	5.10		5.35	2 Year Floating Rate Term Loan Resets Monthly on the 25th - O/R	
Settlement Loan		Prior Month Average		Variable Rate Demand Loan - Tuesdays*		2 Year Floating Rate Term Loan Resets with Prime - O/R	
Full Members		5.05		5.30		Updated: 11/19/24 \$1,000,000 min 5.000	
Associate Member Settlement Loan			5.30		2 Year Floating Rate Term Loan Resets Quarterly on the 25th - O/R		
Fixed Rate Term Loans*							
Term	\$20 Million+	\$10 Million+	< \$10 Million		 <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 &amp; structures are available; please call to discuss which loan will best suit your needs. Rates posted are full member rates unless otherwise noted.</p>		
1 Month	5.00	5.00	5.00				
2 Month	4.99	4.99	4.99				
3 Month	4.98	4.98	4.98				
4 Month	4.98	4.98	4.98				
5 Month	4.98	4.98	4.98				
6 Month	4.99	4.99	4.99				
9 Month	5.05	5.05	5.05				
1 Year	5.37	5.37	5.37				
2 Year	5.49	5.49	5.49				
3 Year	N/A	N/A	N/A				
4 Year	N/A	N/A	N/A				
5 Year	N/A	N/A	N/A				

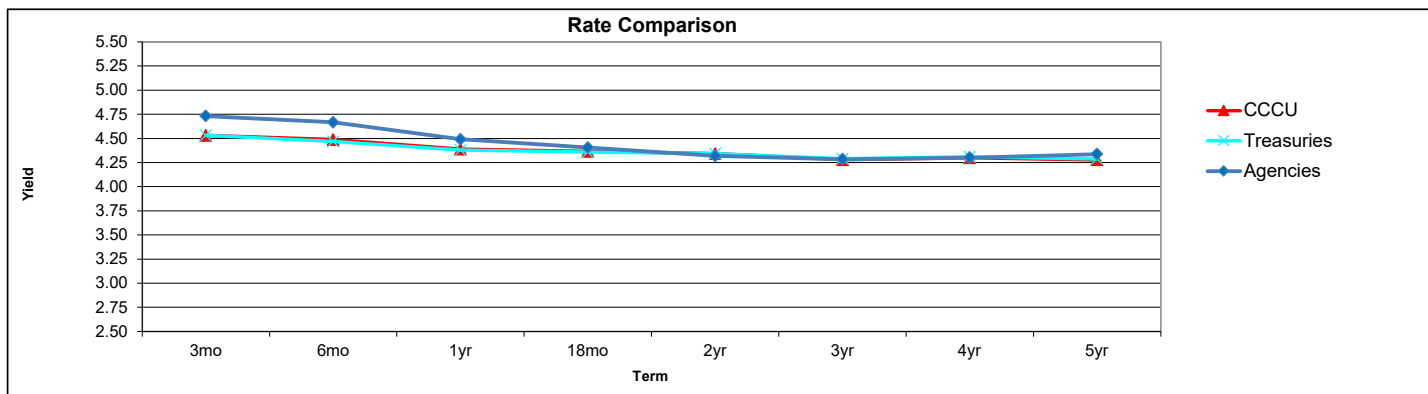
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

## Economic News

(Bloomberg) 11/22/24 - Stock futures pared earlier losses as investors searched for value in other regions following this month's rally in US equities. The dollar rose, setting the currency on course for an eighth straight week of gains. Contracts for the S&P 500 were little changed after falling as much as 0.5%. Nvidia Corp. slid in early trading as swings in the chipmaker's shares continued following an outlook that missed some of Wall Street highest expectations. Bitcoin eked out further gains while US Treasuries advanced. Friday's weakness in equity futures coincided with stock gains in Europe and Japan. Bank of America Corp. strategists warned that the Nasdaq 100 — which has rallied more than 4% this month — was approaching a level versus the S&P 500 that could trigger the unwinding of the trade favoring US equities. Nasdaq 100 futures declined 0.1%. Investors have piled into US stocks in November, spurred on by expectations that Donald Trump's economic policies to cut tax rates and support American industry will drive corporate profits higher. During the same period, European equities have been largely flat on the back of a lackluster economy and fears over geopolitical tensions. Investors' focus will turn toward US business activity data due later Friday to gauge the strength of the economy and the Federal Reserve's path for interest rates. Traders see just above a 50-50 chance for a cut in December after almost fully pricing in a reduction at the beginning of the month. The dollar was on track for its longest streak of weekly wins since September 2023. The currency has risen 2.5% so far this month, adding to October's gains of nearly 3%.

## Market Indicators

Fed Funds Effective		4.58	Secured Overnight Financing Rate (SOFR)	4.57000
Fed Funds Target	11/08/24	4.50	30-Day Average SOFR	4.72533
Discount Rate	11/08/24	4.75	90-Day Average SOFR	4.97455
Prime Rate	11/08/24	7.75	180-Day Average SOFR	5.20445
M1 Change \$BLN		56.90	CME Term SOFR 1 Month	4.58850
M2 Change \$BLN		80.00	CME Term SOFR 3 Month	4.52094
S&P 7 Day Taxable Money Fund		2.32	CME Term SOFR 6 Month	4.43716
1 Yr CMT		4.39	CME Term SOFR 12 Month	4.29958
Treasuries:			Dow Jones IA	43,950.55
	1 Year	4.38	NASDAQ	18963.33
	2 Year	4.34	S&P 500	5948.71
	3 Year	4.29	Oil	70.08
	5 Year	4.29	Gold	2685.06
	10 Year	4.41	Silver	30.976
	30 Year	4.59	Canadian Exchange Rate	1.40
Treasury Bill Auction:				
	90 Day	4.420		
	11/18/24 180 Day	4.310		
	4 Week Avg.	4.314		



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](mailto:investments@corpcu.com).

\*All rates are indications as of 8:30 am CT and are subject to change without notice.  
For more information or to place an order, call (800) 242-4747.