



Best Values in the Market Today

3 Month Corporate Cert @ 4.29%
 6 Month Corporate Cert @ 4.15%
 9 Month Corporate Cert @ 3.97%
 1 Year Corporate Cert @ 3.79%
 2 Year Corporate Cert @ 3.60%
 3 Year Corporate Cert @ 3.52%

Market Watch - 4/4/2025

Investment Rates

Premier Investment Suite	>50,000,000	>10,000,000	>5,000,000	<5,000,000	Settlement
Prior Day's Rate	4.20	4.18	4.16	4.14	3.70
Prior Month Average	4.20	4.18	4.16	4.14	3.70

Plateau Rates	>5,000,000	>2,500,000	>1,000,000	<1,000,000
Prior Day's Rate	4.15	4.12	4.09	4.06
Prior Month Average	4.15	4.12	4.09	4.06

Money Market Account	>30,000,000	>10,000,000	>5,000,000	>2,500,000	<2,500,000
Prior Day's Rate	4.36	4.36	4.36	4.36	4.36
Prior Month Average	4.36	4.36	4.36	4.36	4.36

PLUS Account		Variable Account	
\$500,000 Minimum - 4 Withdrawals/Month	4.30	\$1,000 Minimum - 30 Day Notice	4.38
Prior Month Average	4.30	Prior Month Average	4.38

Certificate Rates			FLEX Investment Account	
Term	Monthly Pay Rate	A.P.Y.	\$500,000 Minimum-Transfers on Tuesdays Only	
1 Month	4.29	4.378	Prior Month Average	
2 Month	4.29	4.378	March NCA Rate	
3 Month	4.29	4.378	March PCC Rate	
4 Month	4.29	4.378	February NCA Rate	
5 Month	4.21	4.295	February PCC Rate	
6 Month	4.15	4.233	January NCA Rate	
7 Month	4.08	4.160	January PCC Rate	
8 Month	4.03	4.108		
9 Month	3.97	4.046		

Term	Rate	A.P.Y.	1 Million - 5 Million		Over 5 Million	
			Rate	A.P.Y.	Rate	A.P.Y.
1 Year	3.79	3.860	3.79	3.860	3.79	3.860
13 Month	3.78	3.819	3.78	3.819	3.78	3.819
18 Month	3.69	3.728	3.69	3.728	3.69	3.728
2 Year	3.60	3.636	3.60	3.636	3.60	3.636
3 Year	3.52	3.554	3.52	3.554	3.52	3.554
4 Year	3.54	3.574	3.54	3.574	3.54	3.574
5 Year	3.54	3.574	3.54	3.574	3.54	3.574

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 9614 - 2.00yr NC 6 months							
<u>Closing*</u>	<u>Settle Date</u>	<u>First Call</u>	<u>Callable</u>	<u>Maturity</u>	<u>Spread</u>	<u>Rate</u>	
4/15/2025	4/15/2025	10/15/2025	Semi-Annual	4/15/2027	2yr T + 10 bps	3.66%	


Fixed Callable 9615 - 3.00yr NC 3 months							
<u>Closing*</u>	<u>Settle Date</u>	<u>First Call</u>	<u>Callable</u>	<u>Maturity</u>	<u>Spread</u>	<u>Rate</u>	
4/15/2025	4/15/2025	7/15/2025	Quarterly	4/17/2028	3yr T + 10 bps	3.63%	

Fixed Callable 9616 - 4.00yr NC 3 months							
<u>Closing*</u>	<u>Settle Date</u>	<u>First Call</u>	<u>Callable</u>	<u>Maturity</u>	<u>Spread</u>	<u>Rate</u>	
4/15/2025	4/15/2025	7/15/2025	Quarterly	4/16/2029	4yr T + 10 bps	3.68%	

Fixed Callable 9617 - 5.00yr NC 3 months							
<u>Closing*</u>	<u>Settle Date</u>	<u>First Call</u>	<u>Callable</u>	<u>Maturity</u>	<u>Spread</u>	<u>Rate</u>	
4/15/2025	4/15/2025	7/15/2025	Quarterly	4/15/2030	5yr T + 10 bps	3.71%	

*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		4.60	4.60		5.10	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	
Full Members		4.80		Updated: 04/01/2025 \$1,000,000 min		Resets with Prime - O/R	
Associate Member Settlement Loan		5.05		4.750		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 & 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	4.68	4.68	4.68				
2 Month	4.69	4.69	4.69				
3 Month	4.69	4.69	4.69				
4 Month	4.71	4.71	4.71				
5 Month	4.65	4.65	4.65				
6 Month	4.60	4.60	4.60				
9 Month	4.52	4.52	4.52				
1 Year	4.34	4.34	4.34				
2 Year	4.35	4.35	4.35				
3 Year	N/A	N/A	N/A				
4 Year	N/A	N/A	N/A				
5 Year	N/A	N/A	N/A				

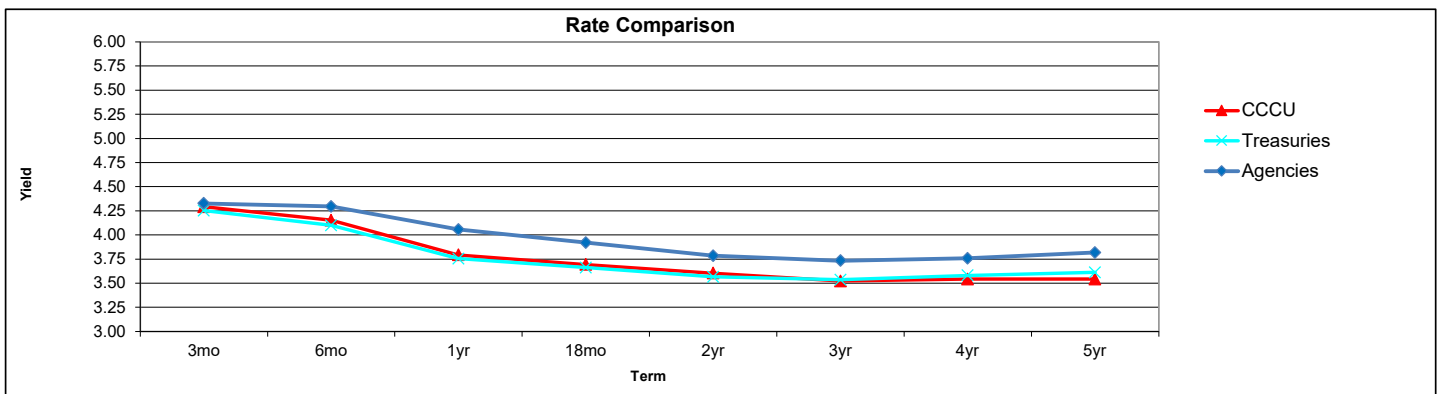
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

Economic News

(Bloomberg) 04/04/2025 - US job growth beat forecasts in March and the unemployment rate edged up, pointing to a healthy labor market before the global economy gets hit by widespread tariffs. Nonfarm payrolls increased 228,000 last month after downward revisions to the prior two months, according to Bureau of Labor Statistics data out Friday. The figure exceeded all estimates in a Bloomberg survey of economists. The unemployment rate ticked up to 4.2% as the participation rate climbed. Pay gains were firm. Stock futures and Treasury yields remained lower after China responded with retaliatory tariffs on US imports. Traders still see about 50% probability of a quarter-point rate cut at the Fed's meeting next month and have priced in four reductions by year-end. The report points to a resilient labor market before the brunt of President Donald Trump's across-the-board tariffs on Wednesday, which have tanked global financial markets and upended forecasts for a continued expansion in the world's largest economy. Many Wall Street economists now say the US risks a recession this year, including projections for higher unemployment and inflation. Those expectations put the Federal Reserve in an even more challenging position, as policymakers may have to cushion the economy, which would suggest lower interest rates, or taming inflation by keeping borrowing costs high. Chair Jerome Powell is due to speak later Friday. The advance in payrolls was led by healthcare, transportation and warehousing as well as leisure and hospitality. Retail employment rebounded, in part reflecting the resolution of 10,000 workers on strike at Kroger Co.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.39000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.33769
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.35301
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.53793
M1 Change \$BLN		67.30	CME Term SOFR 1 Month	4.32114
M2 Change \$BLN		93.90	CME Term SOFR 3 Month	4.28469
S&P 7 Day Taxable Money Fund		2.85	CME Term SOFR 6 Month	4.17789
1 Yr CMT		3.92	CME Term SOFR 12 Month	3.97115
Treasuries:			Dow Jones IA	40,545.93
	1 Year	3.76	NASDAQ	16550.61
	2 Year	3.57	S&P 500	5396.52
	3 Year	3.54	Oil	62.09
	5 Year	3.61	Gold	3071.30
	10 Year	3.93	Silver	30.842
	30 Year	4.38	Canadian Exchange Rate	1.42
Treasury Bill Auction:				
	90 Day	4.205		
	03/31/25 180 Day	4.070		
	4 Week Avg.	4.099		



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@corpccu.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.