



## Best Values in the Market Today

3 Month Corporate Cert @ 4.35%  
 6 Month Corporate Cert @ 4.24%  
 9 Month Corporate Cert @ 4.13%  
 1 Year Corporate Cert @ 4.00%  
 2 Year Corporate Cert @ 3.84%  
 3 Year Corporate Cert @ 3.80%

## Market Watch - 4/18/2025

### 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
Tiered - \$2 Million Min. - 3 Withdrawals/Month - 4:00 pm Cut-Off					
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	4.35	4.438	Prior Month Average		
2 Month	4.35	4.438	March NCA Rate		
3 Month	4.35	4.438	March PCC Rate		
4 Month	4.35	4.438	February NCA Rate		
5 Month	4.32	4.407	February PCC Rate		
6 Month	4.24	4.323	January NCA Rate		
7 Month	4.21	4.292	January PCC Rate		
8 Month	4.17	4.251			
9 Month	4.13	4.209			
			1 Million - 5 Million		
Term	Rate	A.P.Y.	Rate	A.P.Y.	Over 5 Million
1 Year	4.00	4.077	4.00	4.077	4.00
13 Month	3.98	4.023	3.98	4.023	3.98
18 Month	3.91	3.946	3.91	3.946	3.91
2 Year	3.84	3.875	3.84	3.875	3.84
3 Year	3.80	3.833	3.80	3.833	3.80
4 Year	3.83	3.865	3.83	3.865	3.83
5 Year	3.87	3.905	3.87	3.905	3.87

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 9618- 2.00yr NC 6 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
4/25/2025	4/25/2025	10/27/2025	Semi-Annual	4/26/2027	2yr T + 10 bps	3.90%
Fixed Callable 9619 - 3.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
4/25/2025	4/25/2025	7/25/2025	Quarterly	4/25/2028	3yr T + 10 bps	3.90%
Fixed Callable 9620 - 4.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
4/25/2025	4/25/2025	7/25/2025	Quarterly	4/25/2029	4yr T + 10 bps	3.98%
Fixed Callable 9621 - 5.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
4/25/2025	4/25/2025	7/25/2025	Quarterly	4/25/2030	5yr T + 10 bps	4.04%
*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*	
Full Members	4.80	4.80	Updated: 04/15/2025 \$1,000,000 min 4.750	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		5.05		
Fixed Rate Term Loans*				
Term	\$20 Million+	\$10 Million+	< \$10 Million	
1 Month	4.74	4.74	4.74	
2 Month	4.75	4.75	4.75	
3 Month	4.75	4.75	4.75	
4 Month	4.77	4.77	4.77	
5 Month	4.76	4.76	4.76	
6 Month	4.69	4.69	4.69	
9 Month	4.68	4.68	4.68	
1 Year	4.56	4.56	4.56	
2 Year	4.59	4.59	4.59	
3 Year	N/A	N/A	N/A	
4 Year	N/A	N/A	N/A	
5 Year	N/A	N/A	N/A	



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.

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

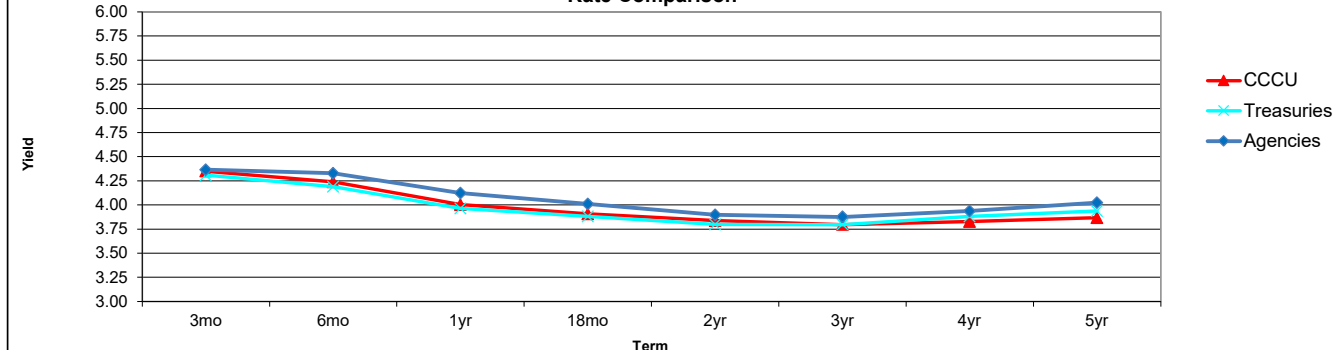
## Economic News

(Bloomberg) 04/18/2025 - The Trump administration took steps to impose levies on Chinese vessels docking at US ports, threatening to shake up global shipping routes and escalate the trade war between the world's two biggest economies. Under a plan put forward by the US Trade Representative on Thursday, all Chinese-built and -owned ships docking in the US would be subject to a fee based on the volume of goods carried, on a per-voyage basis. The proposal follows a months-long investigation ordered by the Biden administration into whether Chinese shipbuilding threatens US national security. The plan also hits non-Chinese shipbuilders, adding a levy to any vehicle carriers not made in America calling at US ports. The so-called 301 petition ordered the fee to go into effect in six months, with another phase restricting foreign-built vessels that transport liquefied natural gas to begin in three years. After six months, the fee for Chinese vessels would be set at \$50 per net ton, or the volume of a ship's revenue-earning space, and then increase incrementally over three years. Chinese-built vessels would be assessed based on net tonnage or per container. Funds from the docking fees would be used to help revitalize the waning US shipbuilding industry, which long ago pivoted from building commercial ships to focusing on naval contracts. US Secretary of State Marco Rubio said the US would "move on" if a way to end the war in Ukraine can't be found soon — as Russia said a one-month pause on targeting Ukrainian energy infrastructure had ended. His comments followed a meeting of US officials — including Rubio and US special envoy Steve Witkoff — with representatives from France, Germany and the UK in Paris on Thursday, where the US indicated its aim was to secure a full ceasefire in Ukraine within weeks, according to people familiar.

## Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.31000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.35006
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.36164
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.50250
M1 Change \$BLN		67.30	CME Term SOFR 1 Month	4.31859
M2 Change \$BLN		93.90	CME Term SOFR 3 Month	4.27238
S&P 7 Day Taxable Money Fund		2.48	CME Term SOFR 6 Month	4.12518
1 Yr CMT		3.99	CME Term SOFR 12 Month	3.85924
Treasuries:			Dow Jones IA	39,142.23
	1 Year	3.96	NASDAQ	16286.45
	2 Year	3.80	S&P 500	5282.70
	3 Year	3.80	Oil	64.68
	5 Year	3.94	Gold	3326.85
	10 Year	4.33	Silver	32.555
	30 Year	4.80	Canadian Exchange Rate	1.39
Treasury Bill Auction:				
	90 Day	4.225		
04/14/25	180 Day	4.060		
	4 Week Avg.	4.064		

Rate Comparison



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](mailto: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.