



Best Values in the Market Today

3 Month Corporate Cert @ 4.32%
 6 Month Corporate Cert @ 4.21%
 9 Month Corporate Cert @ 4.03%
 1 Year Corporate Cert @ 3.87%
 2 Year Corporate Cert @ 3.60%
 3 Year Corporate Cert @ 3.55%

Market Watch - 5/1/2025

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	4.32	4.407	Prior Month Average		
2 Month	4.32	4.407			
3 Month	4.32	4.407	April NCA Indication Rate		
4 Month	4.31	4.396	April PCC Indication Rate		
5 Month	4.28	4.365	March NCA Rate		
6 Month	4.21	4.292	March PCC Rate		
7 Month	4.15	4.230	February NCA Rate		
8 Month	4.09	4.168	February PCC Rate		
9 Month	4.03	4.105			
			1 Million - 5 Million		
Term	Rate	A.P.Y.	Rate	A.P.Y.	Over 5 Million
1 Year	3.87	3.938	3.87	3.938	Rate
13 Month	3.84	3.876	3.84	3.876	A.P.Y.
18 Month	3.73	3.769	3.73	3.769	3.876
2 Year	3.60	3.636	3.60	3.636	3.769
3 Year	3.55	3.585	3.55	3.585	3.636
4 Year	3.57	3.602	3.57	3.602	3.585
5 Year	3.62	3.653	3.62	3.653	3.602
					3.653

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 9622 - 2.00yr NC 6 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
5/15/2025	5/15/2025	11/17/2025	Semi-Annual	5/17/2027	2yr T + 10 bps	3.66%
Fixed Callable 9623 - 3.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
5/15/2025	5/15/2025	8/15/2025	Quarterly	5/15/2028	3yr T + 10 bps	3.65%
Fixed Callable 9624 - 4.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
5/15/2025	5/15/2025	8/15/2025	Quarterly	5/15/2029	4yr T + 10 bps	3.73%
Fixed Callable 9625 - 5.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
5/15/2025	5/15/2025	8/15/2025	Quarterly	5/15/2030	5yr T + 10 bps	3.79%
*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: 04/29/2025 \$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	4.71	4.71	4.71	
2 Month	4.72	4.72	4.72	
3 Month	4.72	4.72	4.72	
4 Month	4.73	4.73	4.73	
5 Month	4.72	4.72	4.72	
6 Month	4.66	4.66	4.66	
9 Month	4.58	4.58	4.58	
1 Year	4.38	4.38	4.38	
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	
				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.

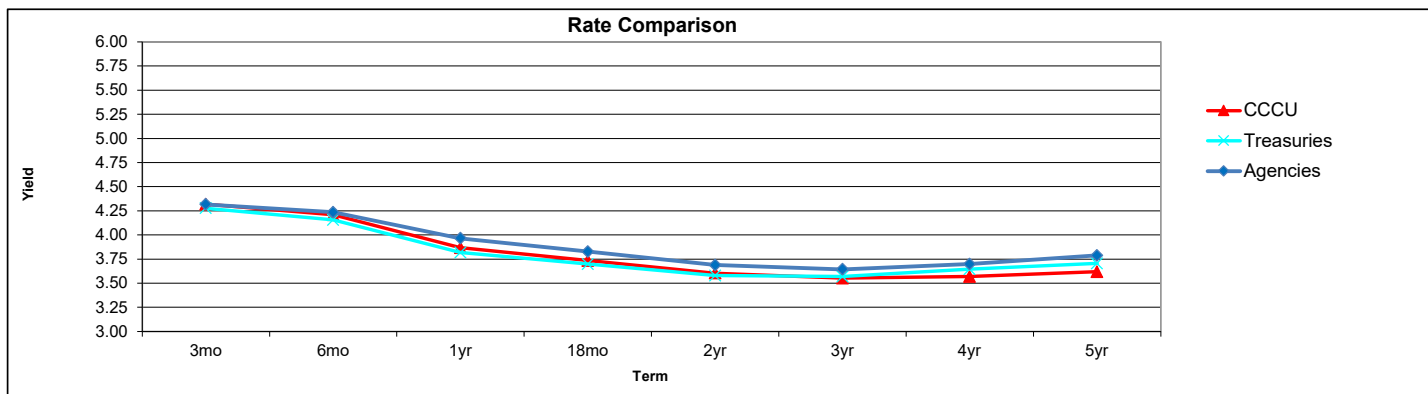
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

Economic News

(Bloomberg) 05/01/2025 - US equity futures rallied Thursday on stronger-than-expected tech earnings and relief over signs the Trump administration is stepping back from its harshest tariff threats. Contracts for the S&P 500 and Nasdaq 100 both gained at least 1%, as Microsoft Corp. and Meta Platforms Inc. jumped in early trading on upbeat results. General Motors Co. cut its full-year profit outlook citing exposure to auto tariffs, among the biggest financial hits revealed by any company so far to the trade tumult. McDonald's Corp. shares fell 1.5% in premarket trading after the burger chain's first quarter sales missed estimates. Analysts will be watching Apple Inc. results due after the market close closely for any further detail on how the company, whose supply chain is reliant on China, Vietnam, and India, views the impact of tariffs. By and large, tech giants have delivered on the upside, adding to optimism that trade deals will offer many countries a reprieve from the highest tariffs first unveiled April 2. Wall Street ended a chaotic month on a day in which the S&P 500 erased an intraday drop of more than 2% to close 0.2% higher. Traders sought reassurance in bets on Federal Reserve easing after the US economy contracted for the first time since 2022. Data released Thursday showed jobless claims jumped to the highest level since February in the week ended April 26. The White House said it was nearing an announcement of a first tranche of trade deals with partners that would reduce planned tariffs. Sentiment was also helped by a report that the US has been proactively reaching out to China through various channels. At the same time, US President Donald Trump remained defiant, saying Wednesday he would not rush deals to appease nervous investors and that market volatility has "nothing to do with tariffs."

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.41000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.35068
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.36243
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.46217
M1 Change \$BLN		29.70	CME Term SOFR 1 Month	4.32307
M2 Change \$BLN		92.00	CME Term SOFR 3 Month	4.26592
S&P 7 Day Taxable Money Fund		3.63	CME Term SOFR 6 Month	4.09957
1 Yr CMT		3.85	CME Term SOFR 12 Month	3.78475
Treasuries:			Dow Jones IA	40,669.36
	1 Year	3.82	NASDAQ	17446.34
	2 Year	3.58	S&P 500	5569.06
	3 Year	3.57	Oil	57.35
	5 Year	3.70	Gold	3227.14
	10 Year	4.14	Silver	32.285
	30 Year	4.67	Canadian Exchange Rate	1.38
Treasury Bill Auction:				
	90 Day	4.200		
04/21/25	180 Day	4.065		
	4 Week Avg.	4.045		



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.