



## Best Values in the Market Today

3 Month Corporate Cert @ 4.35%  
 6 Month Corporate Cert @ 4.23%  
 9 Month Corporate Cert @ 4.12%  
 1 Year Corporate Cert @ 4.02%  
 2 Year Corporate Cert @ 3.82%  
 3 Year Corporate Cert @ 3.79%

## Market Watch - 4/23/2025

### 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	4.35	4.435	Prior Month Average																																													
2 Month	4.35	4.435	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #e6f2ff;"> <th>March NCA Rate</th> <td style="text-align: center;">3.50</td> </tr> <tr style="background-color: #e6f2ff;"> <th>March PCC Rate</th> <td style="text-align: center;">4.50</td> </tr> <tr style="background-color: #e6f2ff;"> <th>February NCA Rate</th> <td style="text-align: center;">3.50</td> </tr> <tr style="background-color: #e6f2ff;"> <th>February PCC Rate</th> <td style="text-align: center;">4.50</td> </tr> <tr style="background-color: #e6f2ff;"> <th>January NCA Rate</th> <td style="text-align: center;">3.50</td> </tr> <tr style="background-color: #e6f2ff;"> <th>January PCC Rate</th> <td style="text-align: center;">4.50</td> </tr> </table>		March NCA Rate	3.50	March PCC Rate	4.50	February NCA Rate	3.50	February PCC Rate	4.50	January NCA Rate	3.50	January PCC Rate	4.50																																
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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	3.88%	

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	3.89%	


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	3.96%	

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	4.02%	

\*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: 04/22/2025 \$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 &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	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	4.74	4.74	4.74				
6 Month	4.68	4.68	4.68				
9 Month	4.67	4.67	4.67				
1 Year	4.57	4.57	4.57				
2 Year	4.57	4.57	4.57				
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

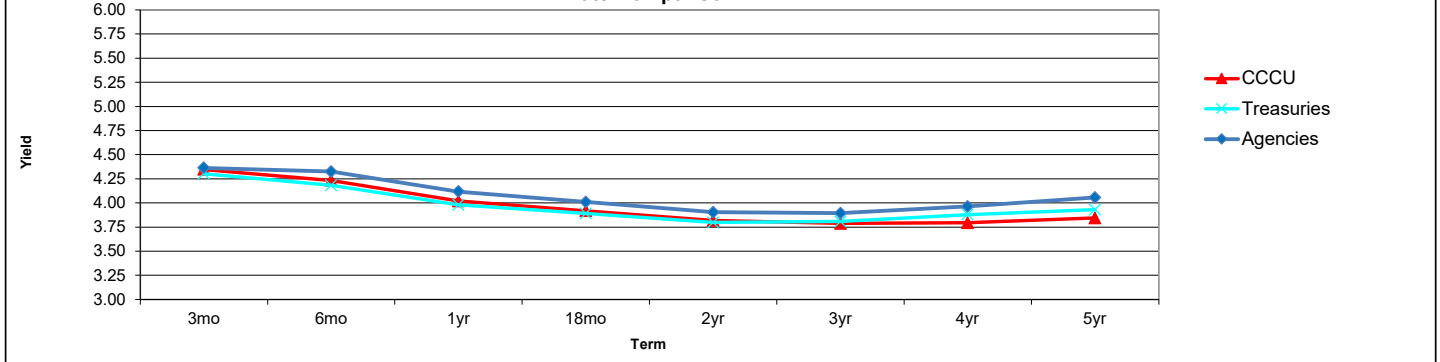
## Economic News

(Bloomberg) 04/23/2025 - The turbulence around US President Donald Trump's tariff policy has pushed global investors to find credible alternatives to US Treasury bonds. Speaking on the sidelines of the IMF and World Bank spring meetings, Nagel acknowledged that some money went to Germany during the US selloff. The US president's attacks on the Federal Reserve and its chairman, Jerome Powell, have contributed to the uncertainty stemming from trade, pushing investors to seek alternatives to US bonds and the dollar. Trump deescalated the situation on Tuesday, saying he has no intention of firing him. President Donald Trump said he plans to be "very nice" to China in any trade talks and that tariffs will drop if the two countries can reach a deal, a sign he may be backing down from his tough stance on Beijing amid market volatility. Trump also said he didn't see the need to "play hardball" with Chinese leader Xi Jinping and that during discussions he wouldn't raise Covid-19 — an issue that is politically sensitive in Beijing. The White House recently launched a website that suggested the virus came from a lab in China, irking the nation's diplomats. Trump's comments come as US stocks and Treasuries have been battered since he rolled out sweeping tariffs on April 2, later announcing a 90-day reprieve for most nations. The 145% duties Trump has placed on Chinese shipments this year remain in place, though he's made exceptions for computers and popular consumer electronics. Xi still hasn't spoken to Trump since his US counterpart returned to office, with no public indication that talks between the world's largest economies are taking place, even at lower levels. Beijing has instead been intensifying its outreach to other countries, even warning them not to strike trade deals with the US that hurt Beijing's interests. During a meeting with Azerbaijan's President Ilham Aliyev on Wednesday, Xi reiterated that tariff wars undermine the rights and interests of all countries.

## Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.30000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.35369
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.36333
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.48494
M1 Change \$BLN		29.70	CME Term SOFR 1 Month	4.32340
M2 Change \$BLN		92.00	CME Term SOFR 3 Month	4.27518
S&P 7 Day Taxable Money Fund		3.76	CME Term SOFR 6 Month	4.10763
1 Yr CMT		3.98	CME Term SOFR 12 Month	3.80899
Treasuries:			Dow Jones IA	39,186.98
	1 Year	3.98	NASDAQ	16300.42
	2 Year	3.80	S&P 500	5287.76
	3 Year	3.81	Oil	62.96
	5 Year	3.93	Gold	3325.44
	10 Year	4.29	Silver	32.922
	30 Year	4.74	Canadian Exchange Rate	1.38
Treasury Bill Auction:				
	90 Day	4.225		
	04/21/25 180 Day	4.050		
	4 Week Avg.	4.054		

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.