



## Best Values in the Market Today

3 Month Corporate Cert @ 4.34%  
 6 Month Corporate Cert @ 4.29%  
 9 Month Corporate Cert @ 4.21%  
 1 Year Corporate Cert @ 4.12%  
 2 Year Corporate Cert @ 3.97%  
 3 Year Corporate Cert @ 3.91%

## Market Watch - 5/16/2025

### 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								
<b>Term</b>	<b>Monthly Pay Rate</b>	<b>A.P.Y.</b>	\$500,000 Minimum-Transfers on Tuesdays Only								
1 Month	4.34	4.423	Prior Month Average								
2 Month	4.34	4.423	April NCA Indication Rate								
3 Month	4.34	4.423	4.40								
4 Month	4.37	4.454	April PCC Indication Rate								
5 Month	4.34	4.431	4.40								
6 Month	4.29	4.378	March NCA Rate								
7 Month	4.26	4.347	3.50								
8 Month	4.24	4.326	March PCC Rate								
9 Month	4.21	4.295	4.50								
			February NCA Rate								
			3.50								
			February PCC Rate								
			4.50								
Term		Rate	A.P.Y.	1 Million - 5 Million		Rate	A.P.Y.	Over 5 Million		Rate	A.P.Y.
1 Year	4.12	4.198	4.12	4.12	4.198	4.12	4.198	4.12	4.198		
13 Month	4.10	4.141	4.10	4.10	4.141	4.10	4.141	4.10	4.141		
18 Month	4.04	4.083	4.04	4.04	4.083	4.04	4.083	4.04	4.083		
2 Year	3.97	4.011	3.97	3.97	4.011	3.97	4.011	3.97	4.011		
3 Year	3.91	3.947	3.91	3.91	3.947	3.91	3.947	3.91	3.947		
4 Year	3.90	3.941	3.90	3.90	3.941	3.90	3.941	3.90	3.941		
5 Year	3.94	3.982	3.94	3.94	3.982	3.94	3.982	3.94	3.982		


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 9626 - 2.00yr NC 6 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
5/27/2025	5/27/2025	11/25/2025	Semi-Annual	5/25/2027	2yr T + 10 bps	4.03%	
Fixed Callable 9627 - 3.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
5/27/2025	5/27/2025	8/25/2025	Quarterly	5/25/2028	3yr T + 10 bps	4.01%	
Fixed Callable 9628 - 4.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
5/27/2025	5/27/2025	8/25/2025	Quarterly	5/25/2029	4yr T + 10 bps	4.08%	
Fixed Callable 9629 - 5.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
5/27/2025	5/27/2025	8/25/2025	Quarterly	5/28/2030	5yr T + 110 bps	5.00%	

\*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	4.80		Updated: 05/13/2025 \$1,000,000 min		Resets with Prime - O/R 2 Year Floating Rate Term Loan Resets Quarterly on the 25th - O/R	
Associate Member Settlement Loan			5.05		4.750			
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	4.73	4.73	4.73					
2 Month	4.74	4.74	4.74					
3 Month	4.74	4.74	4.74					
4 Month	4.79	4.79	4.79					
5 Month	4.78	4.78	4.78					
6 Month	4.74	4.74	4.74					
9 Month	4.76	4.76	4.76					
1 Year	4.69	4.69	4.69					
2 Year	4.72	4.72	4.72					
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

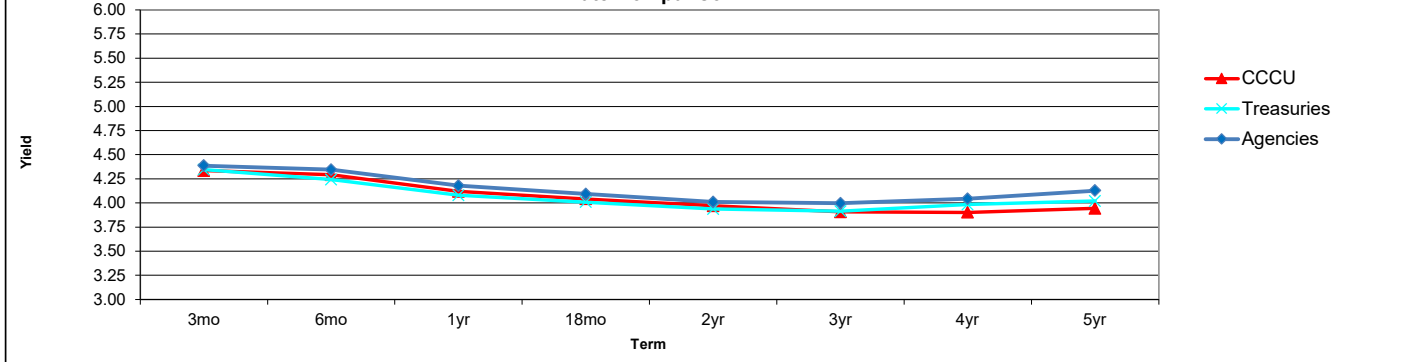
## Economic News

(Bloomberg) 05/16/2025 - President Donald Trump said he would set tariff rates for US trading partners "over the next two to three weeks," saying his administration lacks the capacity to negotiate deals with all of its trading partners. Trump said Friday that Treasury Secretary Scott Bessent and Commerce Secretary Howard Lutnick "will be sending letters out essentially telling people" what "they'll be paying to do business in the United States". "I think we're going to be very fair. But it's not possible to meet the number of people that want to see us," the president said during a meeting with business executives in the United Arab Emirates. The US president asserted there are "150 countries that want to make a deal." He didn't say how many, or which, nations would receive letters. The countries that get them "could appeal it," Trump added, without explaining how that process would work. The White House and Commerce Department didn't immediately respond to requests for comment overnight in the US. Trump announced higher tariffs on dozens of trading partners on April 2, but later paused them for 90 days amid investor panic to give foreign governments time to negotiate. Yet the president in recent weeks has moved away from the idea he would engage in a back-and-forth with every partner. While the Trump administration is prioritizing trade talks with more than a dozen nations, a lack of manpower and capacity makes it impossible to hold concurrent negotiations with all the countries caught up in the president's so-called reciprocal tariffs plan. Tariffs are charged at the border by US Customs and Border Protection, but the extra costs are often passed on in part or full to US consumers.

## 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	4.32827
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.35683
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.43056
M1 Change \$BLN		29.70	CME Term SOFR 1 Month	4.32670
M2 Change \$BLN		92.00	CME Term SOFR 3 Month	4.32443
S&P 7 Day Taxable Money Fund		2.19	CME Term SOFR 6 Month	4.26865
1 Yr CMT		4.10	CME Term SOFR 12 Month	4.09005
Treasuries:			Dow Jones IA	42,322.75
	1 Year	4.08	NASDAQ	19112.32
	2 Year	3.94	S&P 500	5916.93
	3 Year	3.92	Oil	62.02
	5 Year	4.02	Gold	3176.57
	10 Year	4.39	Silver	32.079
	30 Year	4.86	Canadian Exchange Rate	1.40
Treasury Bill Auction:				
	90 Day	4.300		
	05/12/25 180 Day	4.105		
	4 Week Avg.	4.066		

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@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.