



Best Values in the Market Today

3 Month Corporate Cert @ 4.29%
 6 Month Corporate Cert @ 4.26%
 9 Month Corporate Cert @ 4.21%
 1 Year Corporate Cert @ 4.17%
 2 Year Corporate Cert @ 4.27%
 3 Year Corporate Cert @ 4.32%

Market Watch - 1/7/2025

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		4.35	4.33	4.31	4.29	3.85
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		4.30	4.27	4.24	4.21	
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		4.51	4.51	4.51	4.51	4.51
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		4.45	Prior Month Average			4.53
Certificate Rates			FLEX Investment Account			
Term	Monthly Pay Rate	A.P.Y.	\$500,000 Minimum-Transfers on Tuesdays Only			4.40
1 Month	4.30	4.390	Prior Month Average			4.54
2 Month	4.29	4.380	December NCA Rate			3.50
3 Month	4.29	4.380	December PCC Rate			4.50
4 Month	4.28	4.369	November NCA Rate			3.50
5 Month	4.27	4.349	November PCC Rate			4.50
6 Month	4.26	4.339	October NCA Rate			3.50
7 Month	4.25	4.329	October PCC Rate			4.50
8 Month	4.23	4.308				
9 Month	4.21	4.287				
Term		Rate	A.P.Y.	1 Million - 5 Million		Over 5 Million
1 Year	4.17	4.251	4.17	4.17	4.251	4.17
13 Month	4.18	4.224	4.18	4.18	4.224	4.18
18 Month	4.23	4.277	4.23	4.23	4.277	4.23
2 Year	4.27	4.318	4.27	4.27	4.318	4.27
3 Year	4.32	4.368	4.32	4.32	4.368	4.32
4 Year	4.41	4.457	4.41	4.41	4.457	4.41
5 Year	4.42	4.467	4.42	4.42	4.467	4.42


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 9590 - 2.00yr NC 6 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
1/15/2025	1/15/2025	7/15/2025	Semi-Annual	1/15/2027	2yr T + 10 bps	4.37%	
Fixed Callable 9591 - 3.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
1/15/2025	1/15/2025	4/15/2025	Quarterly	1/18/2028	3yr T + 10 bps	4.43%	
Fixed Callable 9592 - 4.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
1/15/2025	1/15/2025	4/15/2025	Quarterly	1/16/2029	4yr T + 10 bps	4.50%	
Fixed Callable 9593 - 5.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
1/15/2025	1/15/2025	4/15/2025	Quarterly	1/15/2030	5yr T + 10 bps	4.53%	

*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	4.75		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 Resets with Prime - O/R	
Full Members		4.80		4.95		Updated: 01/07/2025 Resets Quarterly on the 25th - O/R	
Associate Member Settlement Loan		5.05		\$1,000,000 min 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 & 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	4.75	4.75	4.75				
2 Month	4.74	4.74	4.74				
3 Month	4.74	4.74	4.74				
4 Month	4.74	4.74	4.74				
5 Month	4.75	4.75	4.75				
6 Month	4.76	4.76	4.76				
9 Month	4.84	4.84	4.84				
1 Year	5.23	5.23	5.23				
2 Year	5.42	5.42	5.42				
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

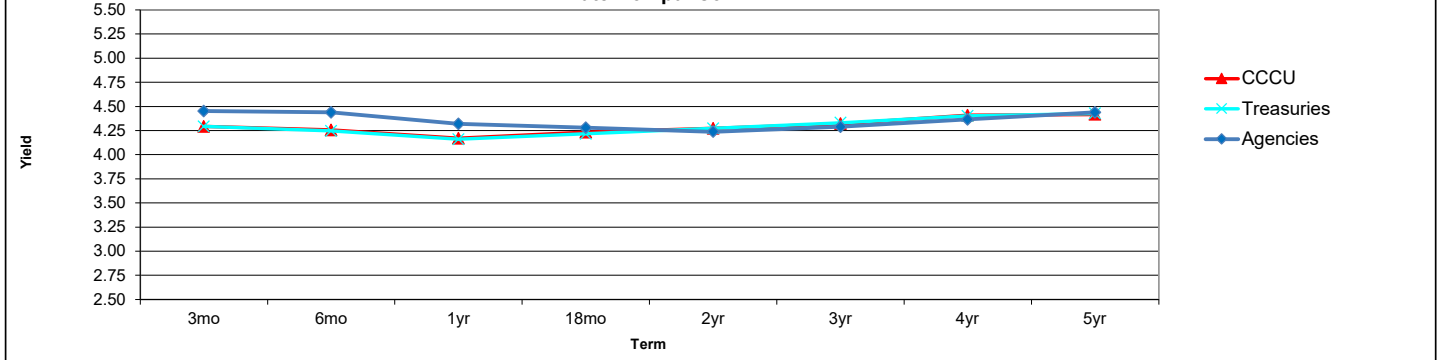
Economic News

(Bloomberg) 01/07/2025 - Stock earnings expectations have been diverging from JOLTS job openings data since the pandemic. Whether investors are making a conscious decision or not to pay less attention to the survey, its accuracy is less assured given the collapse in response rates. Later today we will get an update on US job openings. Prior to the pandemic, forward earnings for the S&P tracked the annual change in this closely. But since then, earnings have shifted higher even as job-openings growth stayed steady. Stocks have diverged positively from previously stable relationships in recent years as US exceptionalism drives ever more capital into US markets. Whether expectations for US stocks have become excessive, stocks are correct to pay less heed to the survey. Its sample size is small to start off, taking in only 1.9% of establishments. But since Covid, survey response rates for many BLS surveys have fallen precipitously (as well as for other data-collection agencies in the US and around the world). The JOLTS, though, seems to have been especially affected. The drop in the response rate means that it is based on only 0.6% of establishments. Compare to this to payrolls - the latest data for which we'll get on Friday - that is based on its first release on over 7% of establishments, more than 10 times as many. This is not to criticize the statistical agencies - they do a tough job well, and credit to them for publishing the response rates - but the market should be aware of what they are trading off. It doesn't take much in terms of selection bias to skew such a small collection sample. However, even taking the survey at face value, job openings have fallen, but remain at all-time highs if we exclude the pandemic years. Further, the quits rate recently bounced back above 2%, while the openings-to-hires ratio is still markedly higher than it was prior to Covid.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.27000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.47178
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.65392
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.98961
M1 Change \$BLN		129.30	CME Term SOFR 1 Month	4.29743
M2 Change \$BLN		135.70	CME Term SOFR 3 Month	4.28516
S&P 7 Day Taxable Money Fund		3.34	CME Term SOFR 6 Month	4.24557
1 Yr CMT		4.17	CME Term SOFR 12 Month	4.18552
Treasuries:	1 Year	4.16	Dow Jones IA	42,706.56
	2 Year	4.27	NASDAQ	19864.98
	3 Year	4.33	S&P 500	5975.38
	5 Year	4.43	Oil	73.88
	10 Year	4.63	Gold	2662.12
	30 Year	4.86	Silver	30.326
Treasury Bill Auction:	90 Day	4.205	Canadian Exchange Rate	1.43
	01/06/25 180 Day	4.110		
	4 Week Avg.	4.193		

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.

*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.