



## 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 |                |            |
| 1 Month   | 4.30             | 4.390                           | Prior Month Average                          |                |            |
| 2 Month   | 4.29             | 4.380                           | December NCA Rate                            |                |            |
| 3 Month   | 4.29             | 4.380                           | December PCC Rate                            |                |            |
| 4 Month   | 4.28             | 4.369                           | November NCA Rate                            |                |            |
| 5 Month   | 4.27             | 4.349                           | November PCC Rate                            |                |            |
| 6 Month   | 4.26             | 4.339                           | October NCA Rate                             |                |            |
| 7 Month   | 4.25             | 4.329                           | October PCC Rate                             |                |            |
| 8 Month   | 4.23             | 4.308                           |  |                |            |
| 9 Month   | 4.21             | 4.287                           |  |                |            |
| Term  | Rate             | A.P.Y.                          | 1 Million - 5 Million                        | Over 5 Million | A.P.Y.     |
| 1 Year  | 4.17             | 4.251                           | 4.17   | 4.17           | 4.251      |
| 13 Month  | 4.18             | 4.224                           | 4.18   | 4.18           | 4.224      |
| 18 Month  | 4.23             | 4.277                           | 4.23   | 4.23           | 4.277      |
| 2 Year  | 4.27             | 4.318                           | 4.27   | 4.27           | 4.318      |
| 3 Year  | 4.32             | 4.368                           | 4.32   | 4.32           | 4.368      |
| 4 Year  | 4.41             | 4.457                           | 4.41   | 4.41           | 4.457      |
| 5 Year  | 4.42             | 4.467                           | 4.42   | 4.42           | 4.467      |

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<br>Resets Monthly on the 25th - O/R   |
| Settlement Loan                  |               | Prior Month Average | Variable Rate Demand Loan - Tuesdays*           | 2 Year Floating Rate Term Loan<br>Resets with Prime - O/R            |
| Full Members                     | 4.80          | 4.95                | Updated: 01/07/2025<br>\$1,000,000 min<br>4.750 | 2 Year Floating Rate Term Loan<br>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                          | 4.75          | 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   |  |



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.

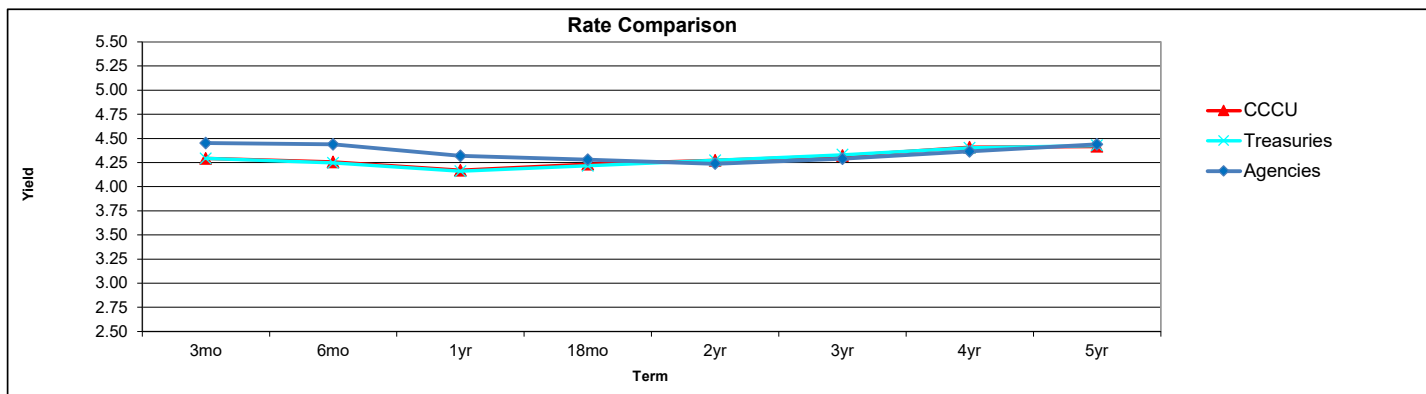
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

## Economic News

(Bloomberg) 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).

## 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:                  |          |        | Dow Jones IA                            | 42,706.56 |
| 1 Year                       |          | 4.16   | NASDAQ                                  | 19864.98  |
| 2 Year                       |          | 4.27   | S&P 500                                 | 5975.38   |
| 3 Year                       |          | 4.33   | Oil                                     | 73.88     |
| 5 Year                       |          | 4.43   | Gold                                    | 2662.12   |
| 10 Year                      |          | 4.63   | Silver                                  | 30.326    |
| 30 Year                      |          | 4.86   | Canadian Exchange Rate                  | 1.43      |
| Treasury Bill Auction:       |          |        |   |           |
| 90 Day                       |          | 4.205  |   |           |
| 01/06/25 180 Day             |          | 4.110  |   |           |
| 4 Week Avg.                  |          | 4.193  |   |           |



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.