



Best Values in the Market Today

3 Month Corporate Cert @ 4.30%
 6 Month Corporate Cert @ 4.30%
 9 Month Corporate Cert @ 4.24%
 1 Year Corporate Cert @ 4.18%
 2 Year Corporate Cert @ 4.25%
 3 Year Corporate Cert @ 4.29%

Market Watch - 1/17/2025

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	4.382	Prior Month Average		4.54			
2 Month	4.30	4.382	December NCA Rate		3.50			
3 Month	4.30	4.382	December PCC Rate		4.50			
4 Month	4.30	4.382	November NCA Rate		3.50			
5 Month	4.30	4.383	November PCC Rate		4.50			
6 Month	4.30	4.383	October NCA Rate		3.50			
7 Month	4.28	4.362	October PCC Rate		4.50			
8 Month	4.26	4.341						
9 Month	4.24	4.320						
Term	Rate	A.P.Y.	1 Million - 5 Million	Rate	A.P.Y.	Over 5 Million	Rate	A.P.Y.
1 Year	4.18	4.262	4.18	4.18	4.262	4.18	4.262	4.262
13 Month	4.19	4.235	4.19	4.19	4.235	4.19	4.235	4.235
18 Month	4.23	4.278	4.23	4.23	4.278	4.23	4.278	4.278
2 Year	4.25	4.298	4.25	4.25	4.298	4.25	4.298	4.298
3 Year	4.29	4.331	4.29	4.29	4.331	4.29	4.331	4.331
4 Year	4.33	4.373	4.33	4.33	4.373	4.33	4.373	4.373
5 Year	4.34	4.383	4.34	4.34	4.383	4.34	4.383	4.383


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 9594 - 2.00yr NC 6 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
1/27/2025	1/27/2025	7/25/2025	Semi-Annual	1/25/2027	2yr T + 10 bps	4.35%	
Fixed Callable 9595 - 3.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
1/27/2025	1/27/2025	4/25/2025	Quarterly	1/25/2028	3yr T + 10 bps	4.42%	
Fixed Callable 9596 - 4.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
1/27/2025	1/27/2025	4/25/2025	Quarterly	1/25/2029	4yr T + 10 bps	4.49%	
Fixed Callable 9597 - 5.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
1/27/2025	1/27/2025	4/25/2025	Quarterly	1/25/2030	5yr T + 10 bps	4.51%	

*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		
Full Members		4.80	4.95		Updated: 01/14/2025 \$1,000,000 min 4.750		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		 <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	4.69	4.69	4.69					
2 Month	4.70	4.70	4.70					
3 Month	4.70	4.70	4.70					
4 Month	4.72	4.72	4.72					
5 Month	4.74	4.74	4.74					
6 Month	4.75	4.75	4.75					
9 Month	4.79	4.79	4.79					
1 Year	4.88	4.88	4.88					
2 Year	5.00	5.00	5.00					
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

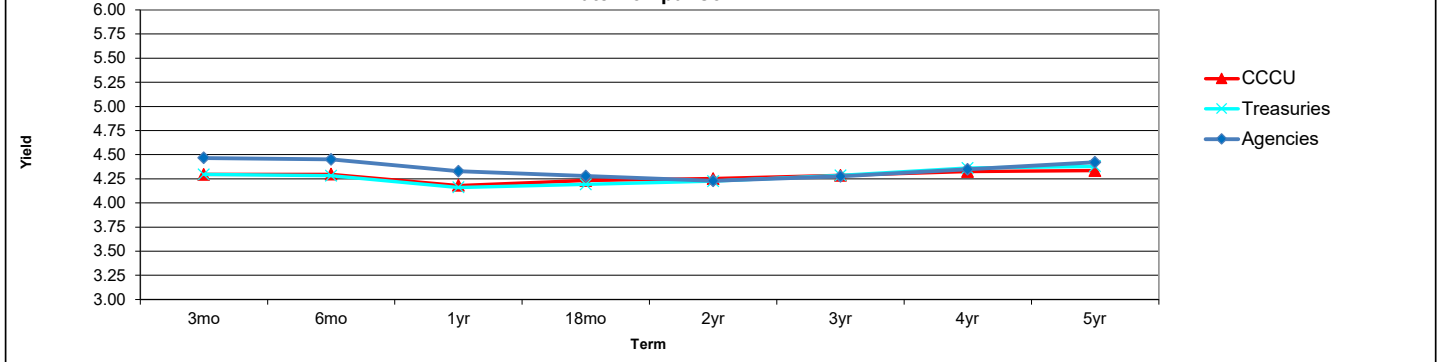
Economic News

(Bloomberg) 01/17/2025 - US equity futures extended gains, rising to session highs, while Treasury yields stayed lower after state-run Xinhua News Agency reported that Chinese President Xi Jinping held on Friday a telephone conversation with US President-elect Donald Trump. The report did not divulge any other details. Even before Donald Trump takes office on Monday, trade tensions between the world's biggest economies are already heating up. In the waning days of Joe Biden's presidency, his administration has reduced Beijing's access to high-end chips, placed fresh restrictions on major Chinese companies and — in the latest move on Thursday — declared that Chinese subsidies unfairly benefit the nation's shipbuilding industry, making it easier for Trump to impose tariffs. Beyond hitting back with angry rhetoric, President Xi Jinping's government has added more than a dozen US companies to its version of an entity list, tightened export controls on certain critical minerals and continued a probe into PVH Corp., the owner of Calvin Klein. On Thursday, Beijing accused the US of dumping lower-end semiconductors and unfairly subsidizing chipmakers. The question now is how quickly things escalate once Trump takes office. While new tariffs are almost a certainty, the US president must wait for key members of his cabinet to get confirmed and also consider the impact on markets and inflation with any pronouncements. Bloomberg reported this week that Trump's economic team is mulling a plan to gradually increase tariff rates by 2% to 5% per month. Trump has threatened to impose tariffs of as high as 60%, but whether he'll go that far and what mechanisms he'll use are still under discussion. Any immediate actions — like making good on his threat of a 10% tariff to stem fentanyl flows — would likely come through invoking the International Emergency Economic Powers Act.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.29000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.36207
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.59327
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.92974
M1 Change \$BLN		129.30	CME Term SOFR 1 Month	4.30040
M2 Change \$BLN		135.70	CME Term SOFR 3 Month	4.29009
S&P 7 Day Taxable Money Fund		2.21	CME Term SOFR 6 Month	4.25381
1 Yr CMT		4.18	CME Term SOFR 12 Month	4.19425
Treasuries:			Dow Jones IA	43,153.13
	1 Year	4.16	NASDAQ	19338.29
	2 Year	4.23	S&P 500	5937.34
	3 Year	4.29	Oil	78.55
	5 Year	4.38	Gold	2705.21
	10 Year	4.58	Silver	30.168
	30 Year	4.81	Canadian Exchange Rate	1.44
Treasury Bill Auction:				
	90 Day	4.225		
	01/13/25	4.180		
	180 Day	4.180		
	4 Week Avg.	4.138		

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.

*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.