



## Best Values in the Market Today

3 Month Corporate Cert @ 4.29%  
 6 Month Corporate Cert @ 4.31%  
 9 Month Corporate Cert @ 4.25%  
 1 Year Corporate Cert @ 4.21%  
 2 Year Corporate Cert @ 4.26%  
 3 Year Corporate Cert @ 4.29%

## Market Watch - 1/21/2025

### 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					
<b>Term</b>	<b>Monthly Pay Rate</b>	<b>A.P.Y.</b>	\$500,000 Minimum-Transfers on Tuesdays Only		4.40			
1 Month	4.29	4.378	Prior Month Average		4.54			
2 Month	4.29	4.378	<b>December NCA Rate</b>		3.50			
3 Month	4.29	4.378	<b>December PCC Rate</b>		4.50			
4 Month	4.29	4.378	<b>November NCA Rate</b>		3.50			
5 Month	4.31	4.396	<b>November PCC Rate</b>		4.50			
6 Month	4.31	4.396	<b>October NCA Rate</b>		3.50			
7 Month	4.29	4.375	<b>October PCC Rate</b>		4.50			
8 Month	4.27	4.355						
9 Month	4.25	4.334						
Term	Rate	A.P.Y.	1 Million - 5 Million	Rate	A.P.Y.	Over 5 Million	Rate	A.P.Y.
1 Year	4.21	4.295	4.21	4.295	4.21	4.295	4.21	4.295
13 Month	4.22	4.268	4.22	4.268	4.22	4.268	4.22	4.268
18 Month	4.24	4.286	4.24	4.286	4.24	4.286	4.24	4.286
2 Year	4.26	4.306	4.26	4.306	4.26	4.306	4.26	4.306
3 Year	4.29	4.331	4.29	4.331	4.29	4.331	4.29	4.331
4 Year	4.31	4.355	4.31	4.355	4.31	4.355	4.31	4.355
5 Year	4.32	4.366	4.32	4.366	4.32	4.366	4.32	4.366


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	4.36%	
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	4.48%	
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	4.49%	

\*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: 01/21/2025 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 &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	4.68	4.68	4.68				
2 Month	4.69	4.69	4.69				
3 Month	4.69	4.69	4.69				
4 Month	4.71	4.71	4.71				
5 Month	4.75	4.75	4.75				
6 Month	4.76	4.76	4.76				
9 Month	4.80	4.80	4.80				
1 Year	4.89	4.89	4.89				
2 Year	5.01	5.01	5.01				
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

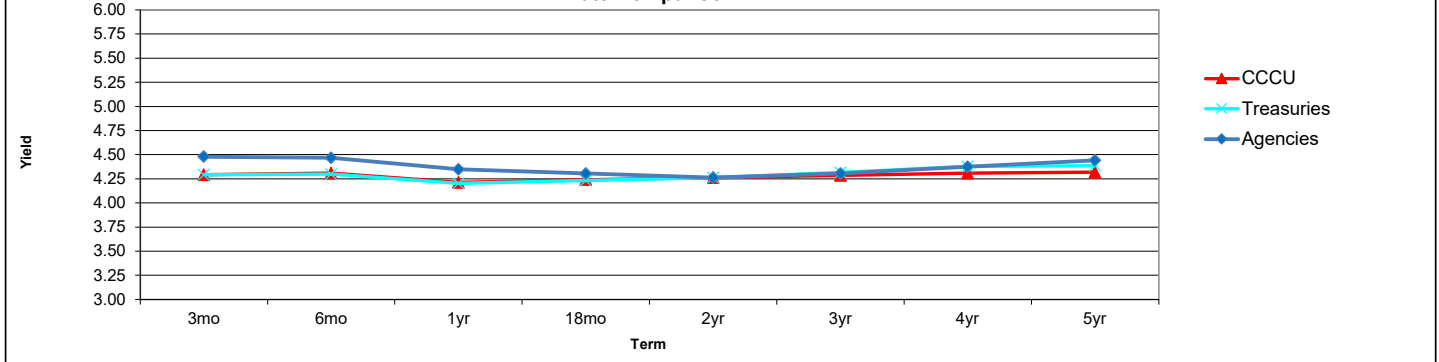
## Economic News

(Bloomberg) 01/21/2025 - Treasuries rallied as fears that Donald Trump's policies will fuel inflation eased, after the US president refrained from imposing China-specific tariffs for now. The 10-year US yield fell as much as 10 basis points to 4.53% on Tuesday, as the market reopened after a US holiday. Meanwhile, the dollar rallied as Trump said he still plans to impose 25% tariffs on Mexico and Canada from next month, which sent currencies from both countries tumbling over 1%. The volatility in markets is a glimpse of the months to come as the new administration changes policies at speed. Running up to the inauguration, US bonds sold off aggressively on fears sweeping tariffs and tax cuts would drive up US inflation, while reports on Trump's intended policies triggered wild swings in assets worldwide. The rally in US bonds on Tuesday was also supported by falling crude prices after Trump revoked offshore oil and gas leasing bans that effectively blocked drilling in most US coastal waters. Investors reacted by slightly adding to wagers on Fed policy easing, with overnight-indexed swaps signaling a 52% chance of more than one rate cut this year, up from 46% on Friday. Still, market participants including ING and Nomura see Tuesday's rally as only a temporary respite from the march higher in yields. Treasuries lost 3.1% in the final three months of 2024, the worst quarterly performance in two years. In currency markets, the fact Trump pressed on with tariffs on Mexico and Canada was enough to keep boosting the dollar, showing how traders will need to pay attention to the nuance of Trump's headline policies.

## 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	4.35165
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.56886
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.90587
M1 Change \$BLN		129.30	CME Term SOFR 1 Month	4.30213
M2 Change \$BLN		135.70	CME Term SOFR 3 Month	4.29034
S&P 7 Day Taxable Money Fund		2.21	CME Term SOFR 6 Month	4.25210
1 Yr CMT		4.21	CME Term SOFR 12 Month	4.19466
Treasuries:	1 Year	4.20	Dow Jones IA	43,487.83
	2 Year	4.26	NASDAQ	19630.20
	3 Year	4.32	S&P 500	5996.66
	5 Year	4.39	Oil	75.99
	10 Year	4.57	Gold	2726.57
	30 Year	4.80	Silver	30.519
			Canadian Exchange Rate	1.44
Treasury Bill Auction:	90 Day	4.225		
	01/20/25	4.180		
	4 Week Avg.	4.140		

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.