



Best Values in the Market Today

3 Month Corporate Cert @ 4.31%
 6 Month Corporate Cert @ 4.30%
 9 Month Corporate Cert @ 4.25%
 1 Year Corporate Cert @ 4.20%
 2 Year Corporate Cert @ 4.26%
 3 Year Corporate Cert @ 4.27%

Market Watch - 2/4/2025

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	4.31	4.393	Prior Month Average		4.54
2 Month	4.31	4.393	January NCA Indication Rate		3.50
3 Month	4.31	4.393	January PCC Indication Rate		4.50
4 Month	4.31	4.393	December NCA Rate		3.50
5 Month	4.30	4.381	December PCC Rate		4.50
6 Month	4.30	4.381	November NCA Rate		3.50
7 Month	4.29	4.370	November PCC Rate		4.50
8 Month	4.27	4.349			
9 Month	4.25	4.329			
Term	Rate	A.P.Y.	1 Million - 5 Million	Rate	A.P.Y.
1 Year	4.20	4.278	4.20	4.278	4.278
13 Month	4.21	4.250	4.21	4.250	4.250
18 Month	4.24	4.286	4.24	4.286	4.286
2 Year	4.26	4.306	4.26	4.306	4.306
3 Year	4.27	4.319	4.27	4.319	4.319
4 Year	4.30	4.348	4.30	4.348	4.348
5 Year	4.31	4.358	4.31	4.358	4.358


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 9598 - 2.00yr NC 6 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
2/18/2025	2/18/2025	8/15/2025	Semi-Annual	2/16/2027	2yr T + 10 bps	4.36%	
Fixed Callable 9599 - 3.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
2/18/2025	2/18/2025	5/15/2025	Quarterly	2/15/2028	3yr T + 10 bps	4.40%	
Fixed Callable 9600 - 4.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
2/18/2025	2/18/2025	5/15/2025	Quarterly	2/15/2029	4yr T + 10 bps	4.46%	
Fixed Callable 9601 - 5.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
2/18/2025	2/18/2025	5/15/2025	Quarterly	2/15/2030	5yr T + 10 bps	4.48%	

*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: 02/04/2025 \$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	4.70	4.70	4.70					
2 Month	4.71	4.71	4.71					
3 Month	4.71	4.71	4.71					
4 Month	4.73	4.73	4.73					
5 Month	4.74	4.74	4.74					
6 Month	4.75	4.75	4.75					
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

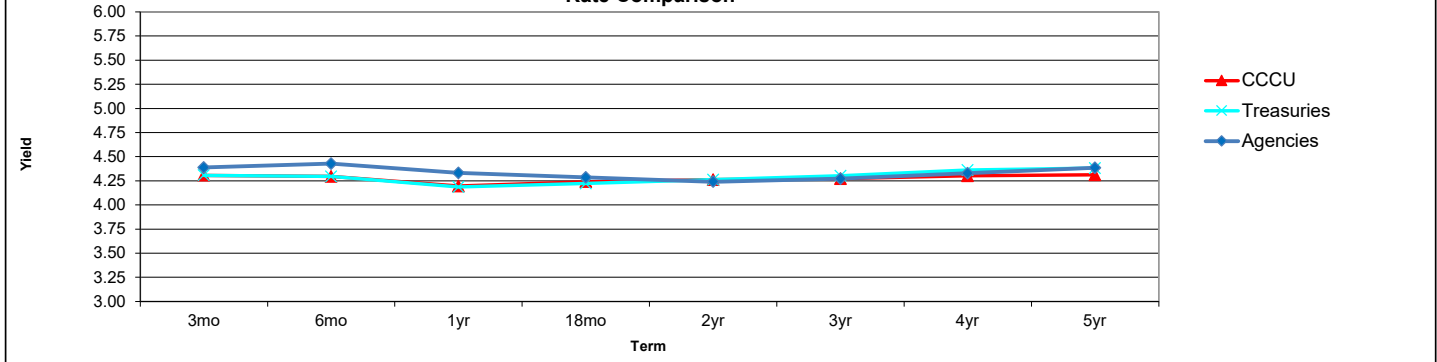
Economic News

(Bloomberg) 02/04/2025 - The first volleys in the latest US-China trade war made clear that Xi Jinping is taking a more cautious approach than during Donald Trump's first term. After the US leader gave a last-minute reprieve to both Canada and Mexico, his 10% tariffs on China took effect after midnight Washington time on Tuesday. Within seconds, Beijing announced additional tariffs on roughly 80 products to take effect on Feb 10., launched an antitrust investigation into Google, tightened export controls on critical minerals, and added two US companies to its blacklist of unreliable entities. The swift but calculated retaliation signaled that Beijing had learned a lesson from its first trade fight with Trump, when China retaliated with tariffs on par or close to what the US imposed. This time Xi only put tariffs on \$14 billion worth of American products, a sliver of what Trump targeted, while taking other measures that showed off China's ability to inflict further pain on US companies if needed. US futures were steady as traders weighed the economic implications of tariffs while parsing the latest batch of company earnings. The dollar weakened and bond yields rose. S&P 500 futures were little changed and Nasdaq 100 contracts added 0.2% after China's restrained response to US tariffs, following a last-minute reprieve for Canada and Mexico. The dollar index slid 0.3% as some traders flagged relief that the worst-case scenarios seem to have been avoided. Investors are worried that tariffs will stoke inflation and curb corporate profits, but the earnings season so far has been mostly positive. Halfway into the fourth-quarter reporting period, the S&P 500 is on track for earnings growth of 12.4% year-on-year, the strongest pace in three years, according to Deutsche Bank AG.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.35000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.32359
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.49168
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.82639
M1 Change \$BLN		89.50	CME Term SOFR 1 Month	4.30733
M2 Change \$BLN		85.50	CME Term SOFR 3 Month	4.30188
S&P 7 Day Taxable Money Fund		1.82	CME Term SOFR 6 Month	4.26173
1 Yr CMT		4.20	CME Term SOFR 12 Month	4.19270
Treasuries:	1 Year	4.19	Dow Jones IA	44,421.91
	2 Year	4.26	NASDAQ	19391.96
	3 Year	4.30	S&P 500	5994.57
	5 Year	4.38	Oil	71.10
	10 Year	4.58	Gold	2834.69
	30 Year	4.82	Silver	31.899
Treasury Bill Auction:	90 Day	4.220	Canadian Exchange Rate	1.44
	02/03/25 180 Day	4.155		
	4 Week Avg.	4.149		

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.