



Best Values in the Market Today

3 Month Corporate Cert @ 4.32%
 6 Month Corporate Cert @ 4.31%
 9 Month Corporate Cert @ 4.26%
 1 Year Corporate Cert @ 4.19%
 2 Year Corporate Cert @ 4.21%
 3 Year Corporate Cert @ 4.20%

Market Watch - 2/6/2025

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

PLUS Account	Variable Account
\$500,000 Minimum - 4 Withdrawals/Month	\$1,000 Minimum - 30 Day Notice
Prior Month Average	Prior Month Average
4.30	4.38
4.45	4.53

Certificate Rates			FLEX Investment Account	
Term	Monthly Pay Rate	A.P.Y.	\$500,000 Minimum-Transfers on Tuesdays Only	
1 Month	4.32	4.402	Prior Month Average	
2 Month	4.32	4.402	January NCA Indication Rate	
3 Month	4.32	4.402	January PCC Indication Rate	
4 Month	4.32	4.402	December NCA Rate	
5 Month	4.31	4.391	December PCC Rate	
6 Month	4.31	4.391	November NCA Rate	
7 Month	4.30	4.381	November PCC Rate	
8 Month	4.28	4.360		
9 Month	4.26	4.339		

Term	Rate	A.P.Y.	1 Million - 5 Million		Over 5 Million	
			Rate	A.P.Y.	Rate	A.P.Y.
1 Year	4.19	4.266	4.19	4.266	4.19	4.266
13 Month	4.19	4.229	4.19	4.229	4.19	4.229
18 Month	4.19	4.236	4.19	4.236	4.19	4.236
2 Year	4.21	4.256	4.21	4.256	4.21	4.256
3 Year	4.20	4.243	4.20	4.243	4.20	4.243
4 Year	4.20	4.240	4.20	4.240	4.20	4.240
5 Year	4.21	4.250	4.21	4.250	4.21	4.250


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	4.31%	
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	4.33%	
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	4.37%	
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	4.38%	

*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		Resets with Prime - O/R 2 Year Floating Rate Term Loan Resets Quarterly on the 25th - O/R	
Associate Member Settlement Loan			5.05		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	4.71	4.71	4.71					
2 Month	4.72	4.72	4.72					
3 Month	4.72	4.72	4.72					
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	4.81	4.81	4.81					
1 Year	4.84	4.84	4.84					
2 Year	4.96	4.96	4.96					
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

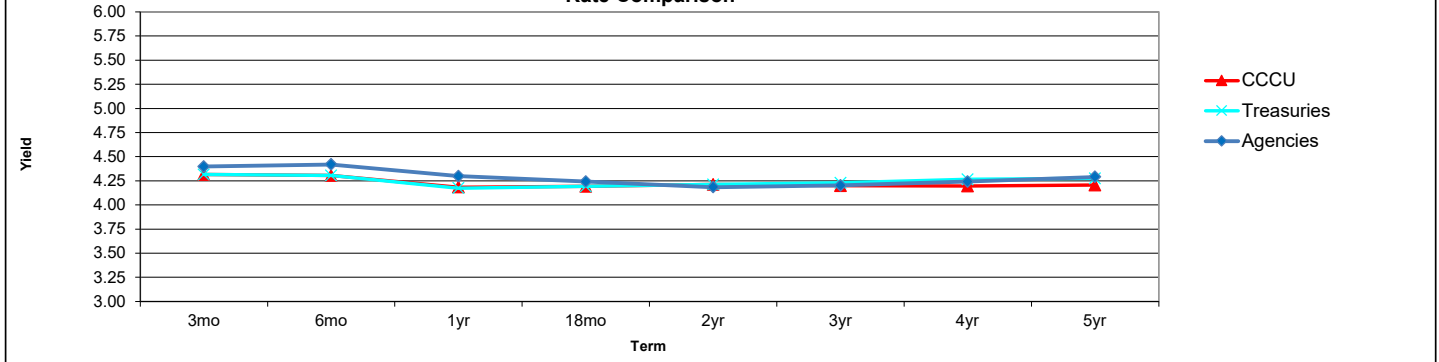
Economic News

(Bloomberg) 02/06/2025 - US stock index futures wavered as heavyweights including Ford Motor Co. and Qualcomm Inc. slumped in premarket trading after disappointing earnings. S&P 500 futures were little changed after erasing an early gain fueled by Treasury Secretary Scott Bessent's comment that the Trump administration is focusing on bringing down the Treasury 10-year yield. Contracts on the Nasdaq 100 slipped 0.1%. Qualcomm, the world's biggest seller of smartphone processors, fell more than 5% on investor concern that demand for the devices will cool. Ford dropped 6% after warning that US tariffs would weigh on US carmakers' profits. Skyworks Solutions Inc., a chip supplier to Apple Inc., plunged more than 20% after saying competition in the industry is intensifying. Apple shares also retreated. The 10-year Treasury yield ticked about two basis points higher on Thursday, though it's still close to a one-month low. More private equity sponsors are adding features to leveraged loans that allow new buyers to assume existing debt in the event of a sale, making exiting investments easier. Eight out of 55 leveraged loan deals last year contained "portability" language that allowed buyers to acquire indebted companies without triggering a change of control, which would require repayment of outstanding debt, according to a Moody's Ratings report released Thursday. Such a feature can make sale transactions easier and more attractive, authors led by Derek Gluckman wrote in the note. Higher interest rates over the last few years have increased borrowing costs, making it tougher for companies to score new debt to finance a merger or acquisition, and a more muted market for initial public offerings. As a result, private equity firms have struggled to find exit opportunities for their current portfolio investments.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.33000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.32626
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.48079
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.81491
M1 Change \$BLN		89.50	CME Term SOFR 1 Month	4.31014
M2 Change \$BLN		85.50	CME Term SOFR 3 Month	4.29735
S&P 7 Day Taxable Money Fund		2.19	CME Term SOFR 6 Month	4.24683
1 Yr CMT		4.17	CME Term SOFR 12 Month	4.16057
Treasuries:			Dow Jones IA	44,873.28
	1 Year	4.18	NASDAQ	19692.33
	2 Year	4.21	S&P 500	6061.48
	3 Year	4.23	Oil	71.47
	5 Year	4.28	Gold	2861.63
	10 Year	4.44	Silver	31.980
	30 Year	4.66	Canadian Exchange Rate	1.43
Treasury Bill Auction:				
	90 Day	4.220		
	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.