



Best Values in the Market Today

3 Month Corporate Cert @ 4.32%
 6 Month Corporate Cert @ 4.35%
 9 Month Corporate Cert @ 4.31%
 1 Year Corporate Cert @ 4.20%
 2 Year Corporate Cert @ 4.25%
 3 Year Corporate Cert @ 4.27%

Market Watch - 2/20/2025

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	4.31	4.400	Prior Month Average		
2 Month	4.31	4.400			
3 Month	4.32	4.411	January NCA Indication Rate		
4 Month	4.33	4.421	January PCC Indication Rate		
5 Month	4.34	4.425	December NCA Rate		
6 Month	4.35	4.436	December PCC Rate		
7 Month	4.34	4.425	November NCA Rate		
8 Month	4.32	4.404	November PCC Rate		
9 Month	4.31	4.394			
Term	Rate	A.P.Y.	1 Million - 5 Million		Over 5 Million
1 Year	4.20	4.281	4.20	4.281	4.20
13 Month	4.21	4.253	4.21	4.253	4.21
18 Month	4.24	4.289	4.24	4.289	4.24
2 Year	4.25	4.299	4.25	4.299	4.25
3 Year	4.27	4.314	4.27	4.314	4.27
4 Year	4.28	4.327	4.28	4.327	4.28
5 Year	4.28	4.327	4.28	4.327	4.28


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 9602 - 2.00yr NC 6 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
2/25/2025	2/25/2025	8/25/2025	Semi-Annual	2/25/2027	2yr T + 10 bps	4.36%	
Fixed Callable 9603 - 3.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
2/25/2025	2/25/2025	5/27/2025	Quarterly	2/25/2028	3yr T + 10 bps	4.38%	
Fixed Callable 9604 - 4.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
2/25/2025	2/25/2025	5/27/2025	Quarterly	2/26/2029	4yr T + 10 bps	4.43%	
Fixed Callable 9605 - 5.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
2/25/2025	2/25/2025	5/27/2025	Quarterly	2/25/2030	5yr T + 10 bps	4.45%	

*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: 02/18/2025 \$1,000,000 min		Resets with Prime - O/R	
Associate Member Settlement Loan		5.05		4.750		2 Year Floating Rate Term Loan Resets Quarterly on the 25th - O/R		
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	4.72	4.72	4.72					
4 Month	4.75	4.75	4.75					
5 Month	4.78	4.78	4.78					
6 Month	4.80	4.80	4.80					
9 Month	4.86	4.86	4.86					
1 Year	4.89	4.89	4.89					
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

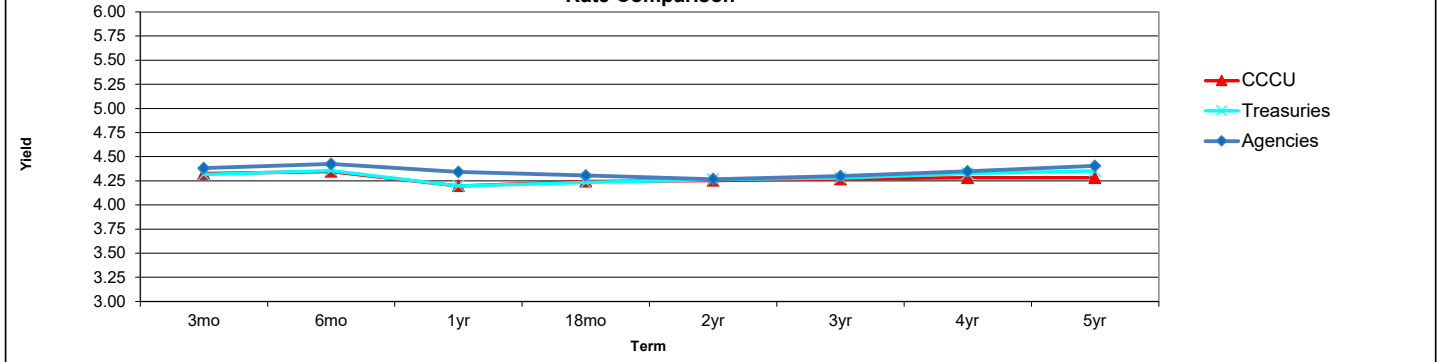
Economic News

(Bloomberg) 02/20/2025 - Treasury Secretary Scott Bessent said that any move to boost the share of longer-term Treasuries in government debt issuance is some ways off, given current hurdles that include elevated inflation and the Federal Reserve's quantitative tightening program. Before he came into office, Bessent had repeatedly criticized then-Treasury Secretary Janet Yellen for boosting the share of bills, which mature in up to a year, in US debt — something he argued held down longer-term yields and was done to boost the economy before the election. Yet Bessent retained the Yellen team's plan for debt issuance earlier this month. Bessent reiterated his argument that, with cost savings from the DOGE efficiency drive, and faster growth fueled by deregulation and tax cuts rather than by government spending, and with an expansion in US energy supply, inflation will retreat. That would then provide the basis for a drop in longer-term yields, he said. nger-dated US Treasuries rose after Bessent's comments, with 10-year yields falling about three basis points, to 4.50% as of 8:20 a.m. in New York. Yields remain well above their pre-pandemic levels, when they were well below 2%. Bessent noted that the Fed is currently shrinking its own holdings of Treasuries, creating in effect a competing seller of debt to the market. Minutes of the latest Fed meeting showed that policymakers discussed pausing or slowing the quantitative tightening program. In a wide-ranging interview that touched on issues from China and Ukraine to Elon Musk's energy level, Bessent also dismissed speculation the government might revalue its holdings of gold in an effort to reduce US borrowing needs, or for the purpose of funding the creation of a sovereign wealth fund.

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	4.35068
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.44305
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.73643
M1 Change \$BLN		89.50	CME Term SOFR 1 Month	4.32232
M2 Change \$BLN		85.50	CME Term SOFR 3 Month	4.32859
S&P 7 Day Taxable Money Fund		1.82	CME Term SOFR 6 Month	4.30501
1 Yr CMT		4.22	CME Term SOFR 12 Month	4.24442
Treasuries:			Dow Jones IA	44,627.59
	1 Year	4.20	NASDAQ	20056.25
	2 Year	4.26	S&P 500	6144.15
	3 Year	4.28	Oil	72.61
	5 Year	4.35	Gold	2934.11
	10 Year	4.52	Silver	32.969
	30 Year	4.75	Canadian Exchange Rate	1.42
Treasury Bill Auction:				
	90 Day	4.225		
	02/17/25 180 Day	4.220		
	4 Week Avg.	4.161		

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.