



Best Values in the Market Today

3 Month Corporate Cert @ 4.36%
 6 Month Corporate Cert @ 4.40%
 9 Month Corporate Cert @ 4.32%
 1 Year Corporate Cert @ 4.23%
 2 Year Corporate Cert @ 4.29%
 3 Year Corporate Cert @ 4.27%

Market Watch - 2/21/2025

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

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	4.34	4.422	Prior Month Average	
2 Month	4.35	4.433	February NCA Indication Rate	
3 Month	4.36	4.443	3.50	
4 Month	4.37	4.453	February PCC Indication Rate	
5 Month	4.39	4.480	4.50	
6 Month	4.40	4.491	January NCA Indication Rate	
7 Month	4.37	4.460	3.50	
8 Month	4.35	4.439	January PCC Indication Rate	
9 Month	4.32	4.408	4.50	
			December NCA Rate	
			3.50	
			December PCC Rate	
			4.50	

Term	Rate	A.P.Y.	1 Million - 5 Million		Over 5 Million	
			Rate	A.P.Y.	Rate	A.P.Y.
1 Year	4.23	4.313	4.23	4.313	4.23	4.313
13 Month	4.20	4.244	4.20	4.244	4.20	4.244
18 Month	4.27	4.316	4.27	4.316	4.27	4.316
2 Year	4.29	4.336	4.29	4.336	4.29	4.336
3 Year	4.27	4.314	4.27	4.314	4.27	4.314
4 Year	4.27	4.320	4.27	4.320	4.27	4.320
5 Year	4.27	4.320	4.27	4.320	4.27	4.320


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	4.37%	
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	4.42%	
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	4.44%	

*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		Resets with Prime - O/R	
					\$1,000,000 min		2 Year Floating Rate Term Loan	
					4.750		Resets Quarterly on the 25th - O/R	
Associate Member Settlement Loan		5.05						
Fixed Rate Term Loans*								
Term	\$20 Million+	\$10 Million+	< \$10 Million					
1 Month	4.73	4.73	4.73					
2 Month	4.75	4.75	4.75					
3 Month	4.76	4.76	4.76					
4 Month	4.79	4.79	4.79					
5 Month	4.83	4.83	4.83					
6 Month	4.85	4.85	4.85					
9 Month	4.87	4.87	4.87					
1 Year	4.92	4.92	4.92					
2 Year	5.04	5.04	5.04					
3 Year	N/A	N/A	N/A		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.			
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

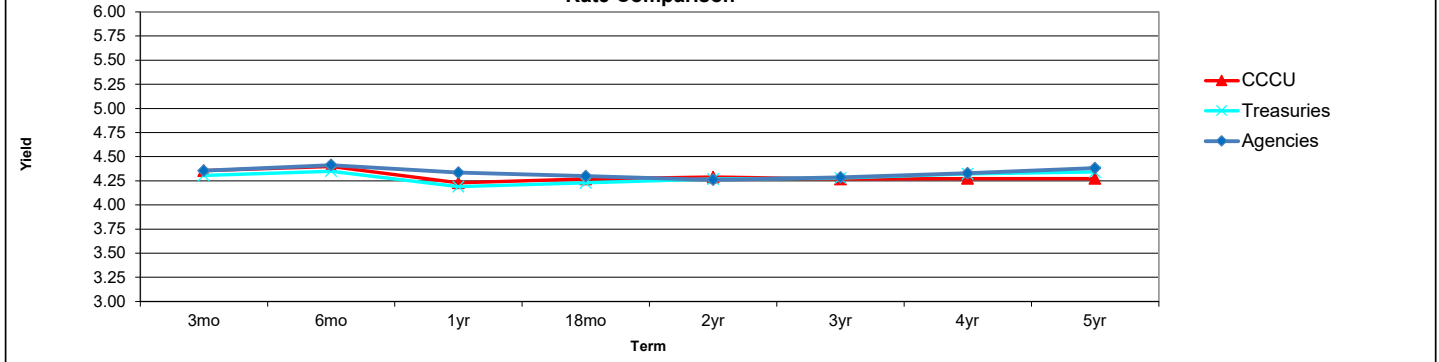
Economic News

(Bloomberg) 02/21/2025 - Wall Street is still awaiting regulatory approval for the first full-blown private-asset ETFs, but for now opportunistic issuers are continuing to churn out products that claim to replicate the booming asset class — and stretching the definition of “liquid private equity.” The movement to debut private-asset ETFs gained momentum last year after Apollo Global Management and State Street Global Advisors filed for a fund that would directly hold private credit investments. Regulators are still considering whether — and how — such a product would be allowed to function given that the underlying instruments are inherently hard to trade. In the meantime, though, a handful of ETF issuers have attempted to take advantage of the appetite for such products with new exchange-traded funds that mimic private equity exposure by, for instance, investing in small-cap stocks of companies that are similar to those in buyout vehicles or emulating PE firms’ investment approach. To be clear, none of the new funds claim direct PE investments, but rather a rough approximation of them. To some market-watchers, that undercuts the spirit of what private equity investments are supposed to provide. Wall Street is on a race to demystify the world of private markets amid growing demand among mainstream investors to diversify into the asset class on the promise of elevated returns with muted volatility. Yet reliable and timely data on everything from company revenues and debt is hard to find — if at all — because private companies don’t have the same disclosure requirements as their listed peers, while valuations are updated infrequently and often at the discretion of the fund manager. All that makes it harder for a growing band of market participants — ETF firms, quants and alternative data providers — gunning to replicate the industry’s performance.

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	4.35201
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.44036
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.73074
M1 Change \$BLN		89.50	CME Term SOFR 1 Month	4.31930
M2 Change \$BLN		85.50	CME Term SOFR 3 Month	4.32153
S&P 7 Day Taxable Money Fund		1.82	CME Term SOFR 6 Month	4.29076
1 Yr CMT		4.20	CME Term SOFR 12 Month	4.22342
Treasuries:			Dow Jones IA	44,176.65
	1 Year	4.19	NASDAQ	19962.36
	2 Year	4.27	S&P 500	6117.52
	3 Year	4.28	Oil	72.06
	5 Year	4.34	Gold	2932.43
	10 Year	4.50	Silver	32.944
	30 Year	4.73	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.