



## Best Values in the Market Today

3 Month Corporate Cert @ 4.32%  
 6 Month Corporate Cert @ 4.33%  
 9 Month Corporate Cert @ 4.24%  
 1 Year Corporate Cert @ 4.12%  
 2 Year Corporate Cert @ 3.95%  
 3 Year Corporate Cert @ 3.88%

## Market Watch - 5/23/2025

### 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	4.20	4.18	4.16	4.14	3.70
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	4.15	4.12	4.09	4.06	
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	4.36	4.36	4.36	4.36	4.36
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	4.30	Prior Month Average			4.38
Certificate Rates			FLEX Investment Account		
Term	Monthly Pay Rate	A.P.Y.	\$500,000 Minimum-Transfers on Tuesdays Only		
1 Month	4.32	4.407	Prior Month Average		
2 Month	4.32	4.407	April NCA Indication Rate		
3 Month	4.32	4.407	April PCC Indication Rate		
4 Month	4.34	4.427	March NCA Rate		
5 Month	4.34	4.429	March PCC Rate		
6 Month	4.33	4.419	February NCA Rate		
7 Month	4.30	4.388	February PCC Rate		
8 Month	4.27	4.357			
9 Month	4.24	4.325			
Term	Rate	A.P.Y.	1 Million - 5 Million	Over 5 Million	A.P.Y.
1 Year	4.12	4.198	4.12	4.12	4.198
13 Month	4.11	4.151	4.11	4.11	4.151
18 Month	4.01	4.052	4.01	4.01	4.052
2 Year	3.95	3.991	3.95	3.95	3.991
3 Year	3.88	3.917	3.88	3.88	3.917
4 Year	3.90	3.942	3.90	3.90	3.942
5 Year	3.94	3.983	3.94	3.94	3.983

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 9626 - 2.00yr NC 6 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
5/27/2025	5/27/2025	11/25/2025	Semi-Annual	5/25/2027	2yr T + 10 bps	4.01%
Fixed Callable 9627 - 3.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
5/27/2025	5/27/2025	8/25/2025	Quarterly	5/25/2028	3yr T + 10 bps	3.98%
Fixed Callable 9628 - 4.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
5/27/2025	5/27/2025	8/25/2025	Quarterly	5/25/2029	4yr T + 10 bps	4.06%
Fixed Callable 9629 - 5.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
5/27/2025	5/27/2025	8/25/2025	Quarterly	5/28/2030	5yr T + 10 bps	4.11%
*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	4.60	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	4.80	Updated: 05/20/2025 \$1,000,000 min 4.750	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	
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	4.76	4.76	4.76	
5 Month	4.78	4.78	4.78	
6 Month	4.78	4.78	4.78	
9 Month	4.79	4.79	4.79	
1 Year	4.66	4.66	4.66	
2 Year	4.70	4.70	4.70	
3 Year	N/A	N/A	N/A	
4 Year	N/A	N/A	N/A	
5 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.

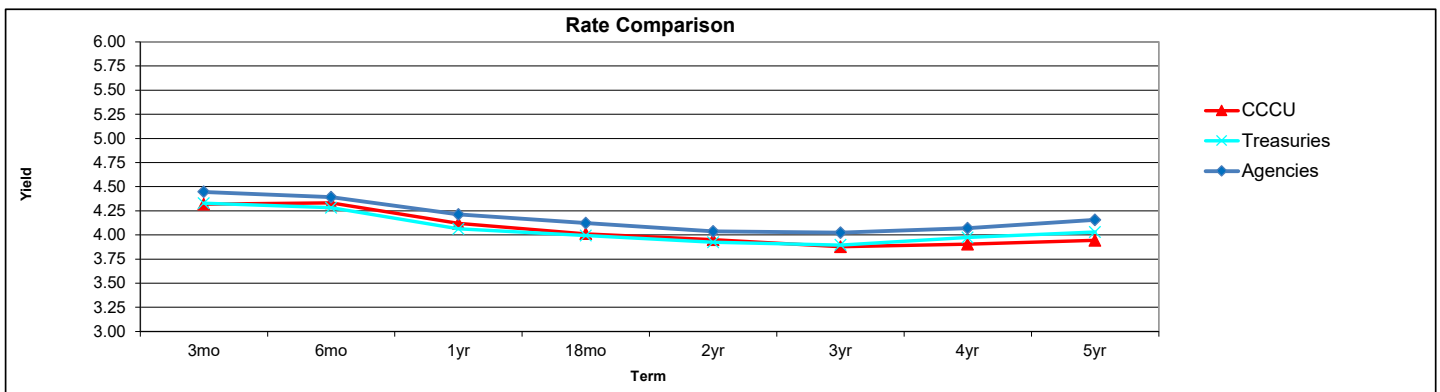
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

## Economic News

(Bloomberg) 05/23/2025 - Global stocks tumbled, with S&P 500 futures losing more than 1%, as President Donald Trump's vow to impose higher tariffs on the European Union and Apple Inc. revived anxiety about the trade war. Contracts on the Nasdaq 100 Index fell 2% and European stocks posted similar declines. Bonds and gold rallied as investors snapped up safe haven assets. The dollar weakened 0.4%. The sudden shift underscores the ongoing risk that shifts in US policy can abruptly upend market dynamics at short notice. Markets had rebounded in recent weeks on optimism that Trump was softening his approach to the tariffs and investor attention had shifted to concerns about the ballooning US debt and deficits. Meanwhile, traders ramped up bets on further European Central Bank monetary easing. Money markets are pricing 65 basis points of additional easing in 2025, which implies three quarter-point rate cuts at the ECB's remaining five scheduled decisions is most likely. Traders favored just two such reductions before Trump's social media posts. Bond investors are demanding more and more compensation to hold long-dated US debt as global markets grow anxious about the widening fiscal deficit in the world's biggest economy. The US 10-year term premium — or the extra return investors demand to own longer-term debt instead of a series of shorter ones — has climbed to near 1%, a level last seen in 2014. It's a measure of how jittery investors are about plans to raise the scale of future borrowing. The US's funding challenges came into focus after Moody's Ratings stripped the nation of its last top-tier credit score a week ago.

## Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.26000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.32063
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.35235
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.41921
M1 Change \$BLN		29.70	CME Term SOFR 1 Month	4.32472
M2 Change \$BLN		92.00	CME Term SOFR 3 Month	4.32983
S&P 7 Day Taxable Money Fund		1.77	CME Term SOFR 6 Month	4.27320
1 Yr CMT		4.13	CME Term SOFR 12 Month	4.07551
Treasuries:			Dow Jones IA	41,859.09
	1 Year	4.06	NASDAQ	18925.73
	2 Year	3.93	S&P 500	5842.01
	3 Year	3.90	Oil	60.53
	5 Year	4.03	Gold	3357.72
	10 Year	4.49	Silver	33.212
	30 Year	5.03	Canadian Exchange Rate	1.38
Treasury Bill Auction:				
	90 Day	4.285		
05/19/25	180 Day	4.140		
	4 Week Avg.	4.078		



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.