



Best Values in the Market Today

3 Month Corporate Cert @ 4.32%
 6 Month Corporate Cert @ 4.29%
 9 Month Corporate Cert @ 4.15%
 1 Year Corporate Cert @ 4.01%
 2 Year Corporate Cert @ 3.77%
 3 Year Corporate Cert @ 3.70%

Market Watch - 6/30/2025

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	4.411	Prior Month Average		4.40
2 Month	4.32	4.411			4.40
3 Month	4.32	4.411	June NCA Rate		3.50
4 Month	4.32	4.411	June PCC Rate		4.50
5 Month	4.30	4.386	May NCA Rate		3.50
6 Month	4.29	4.375	May PCC Rate		4.50
7 Month	4.25	4.334	April NCA Rate		3.50
8 Month	4.20	4.282	April PCC Rate		4.50
9 Month	4.15	4.230			
			1 Million - 5 Million		
Term	Rate	A.P.Y.	Rate	A.P.Y.	Over 5 Million
1 Year	4.01	4.081	4.01	4.081	4.01 4.081
13 Month	3.99	4.027	3.99	4.027	3.99 4.027
18 Month	3.86	3.892	3.86	3.892	3.86 3.892
2 Year	3.77	3.800	3.77	3.800	3.77 3.800
3 Year	3.70	3.731	3.70	3.731	3.70 3.731
4 Year	3.72	3.756	3.72	3.756	3.72 3.756
5 Year	3.74	3.776	3.74	3.776	3.74 3.776

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 9638- 2.00yr NC 6 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
7/15/2025	7/15/2025	1/15/2026	Semi-Annual	7/15/2027	2yr T + 10 bps	3.83%
Fixed Callable 9639 - 3.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
7/15/2025	7/15/2025	10/15/2025	Quarterly	7/17/2028	3yr T + 10 bps	3.80%
Fixed Callable 9640 - 4.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
7/15/2025	7/15/2025	10/15/2025	Quarterly	7/16/2029	4yr T + 10 bps	3.86%
Fixed Callable 9641 - 5.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
7/15/2025	7/15/2025	10/15/2025	Quarterly	7/15/2030	5yr T + 10 bps	3.91%
*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: 06/24/2025 \$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	4.74	4.74	4.74	
5 Month	4.74	4.74	4.74	
6 Month	4.74	4.74	4.74	
9 Month	4.70	4.70	4.70	
1 Year	4.51	4.51	4.51	
2 Year	4.52	4.52	4.52	
3 Year	N/A	N/A	N/A	
4 Year	N/A	N/A	N/A	<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>
5 Year	N/A	N/A	N/A	

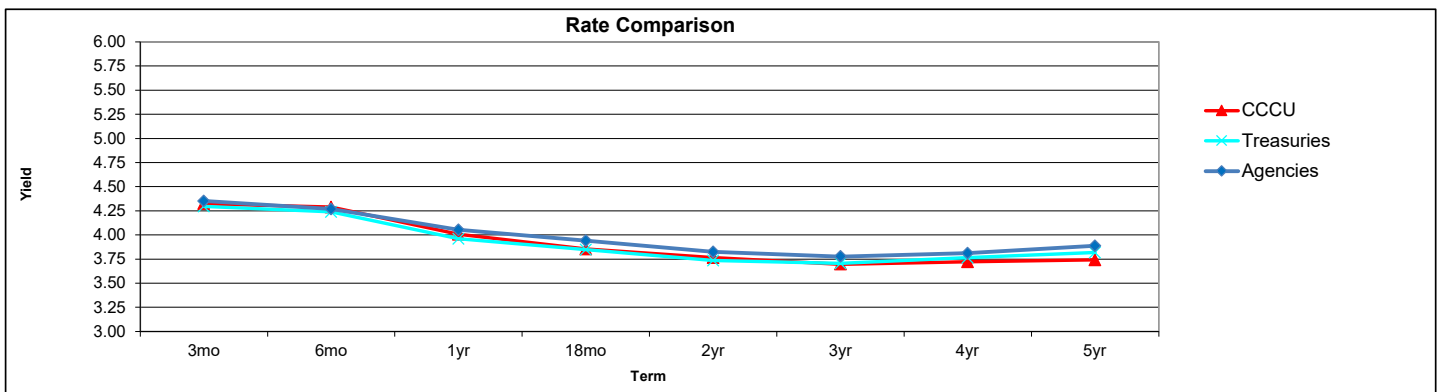
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

Economic News

(Bloomberg) 06/30/2025 - Senate Majority Leader John Thune is rushing to meet President Donald Trump's July 4 deadline for pushing through his massive tax and spending bill, but first he has to work through a list of approximately eight Republican senators who have expressed opposition to portions of it. Within the next two days, he needs to find a way to appease most of them. The Senate will kick off a marathon voting session on dozens of amendments Monday morning, a process that can take 12 hours or more, and Thune will be working behind the scenes to quell their concerns. US stock futures rose as signs of progress in trade negotiations added to the upbeat sentiment that pushed the S&P 500 to a record high at the end of last week. Contracts for the US benchmark gained 0.4%, while those for the Nasdaq 100 climbed 0.6%. Most members of the Magnificent 7 technology stocks advanced in premarket trading, led by Meta Platforms Inc. with a 1.8% gain. The US Treasury market is wrapping up its best monthly return since February, with the 10-year yield declining three basis points to 4.25%. With Trump's July 9 trade deadline fast approaching, talks with Canada are back on track after the country withdrew a digital services tax, while India's trade team extended their stay in Washington to iron out differences. Officials earlier said negotiations with major partners such as China and the European Union were making progress. The de-escalation in the conflict between Israel and Iran, combined with data highlighting the US economy's resilience, propelled the S&P 500 to a record high last week, marking a stunning rebound from April's tariff-induced rout. Subdued inflation is also strengthening market expectations for interest-rate cuts, even as the Federal Reserve maintains a cautious stance.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.39000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.31926
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.34210
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.37146
M1 Change \$BLN		45.00	CME Term SOFR 1 Month	4.32887
M2 Change \$BLN		79.60	CME Term SOFR 3 Month	4.29058
S&P 7 Day Taxable Money Fund		2.82	CME Term SOFR 6 Month	4.14083
1 Yr CMT		3.97	CME Term SOFR 12 Month	3.88362
Treasuries:			Dow Jones IA	43,819.27
	1 Year	3.96	NASDAQ	20273.46
	2 Year	3.74	S&P 500	6173.07
	3 Year	3.71	Oil	65.43
	5 Year	3.82	Gold	3283.87
	10 Year	4.26	Silver	35.995
	30 Year	4.82	Canadian Exchange Rate	1.37
Treasury Bill Auction:				
	90 Day	4.195		
06/30/25	180 Day	4.120		
	4 Week Avg.	4.144		



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.