



## Best Values in the Market Today

3 Month Corporate Cert @ 4.34%  
 6 Month Corporate Cert @ 4.28%  
 9 Month Corporate Cert @ 4.14%  
 1 Year Corporate Cert @ 4.00%  
 2 Year Corporate Cert @ 3.81%  
 3 Year Corporate Cert @ 3.75%

## Market Watch - 7/2/2025

### 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	4.34	4.427	Prior Month Average		
2 Month	4.34	4.427	June NCA Rate		
3 Month	4.34	4.427	June PCC Rate		
4 Month	4.34	4.427	May NCA Rate		
5 Month	4.29	4.374	May PCC Rate		
6 Month	4.28	4.364	April NCA Rate		
7 Month	4.24	4.322	April PCC Rate		
8 Month	4.19	4.270			
9 Month	4.14	4.218			
			1 Million - 5 Million	Over 5 Million	
Term	Rate	A.P.Y.	Rate	A.P.Y.	Rate
1 Year	4.00	4.077	4.00	4.077	4.00
13 Month	3.98	4.023	3.98	4.023	3.98
18 Month	3.90	3.936	3.90	3.936	3.90
2 Year	3.81	3.844	3.81	3.844	3.81
3 Year	3.75	3.780	3.75	3.780	3.75
4 Year	3.77	3.803	3.77	3.803	3.77
5 Year	3.79	3.824	3.79	3.824	3.79

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	3.87%
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	3.85%
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	3.90%
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	3.96%
*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*	
Full Members	4.80	4.80	Updated: 07/01/2025 \$1,000,000 min 4.750	2 Year Floating Rate Term Loan Resets with Prime - O/R 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	4.73	4.73	4.73	
2 Month	4.74	4.74	4.74	
3 Month	4.74	4.74	4.74	
4 Month	4.76	4.76	4.76	
5 Month	4.73	4.73	4.73	
6 Month	4.73	4.73	4.73	
9 Month	4.69	4.69	4.69	
1 Year	4.55	4.55	4.55	
2 Year	4.56	4.56	4.56	
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.

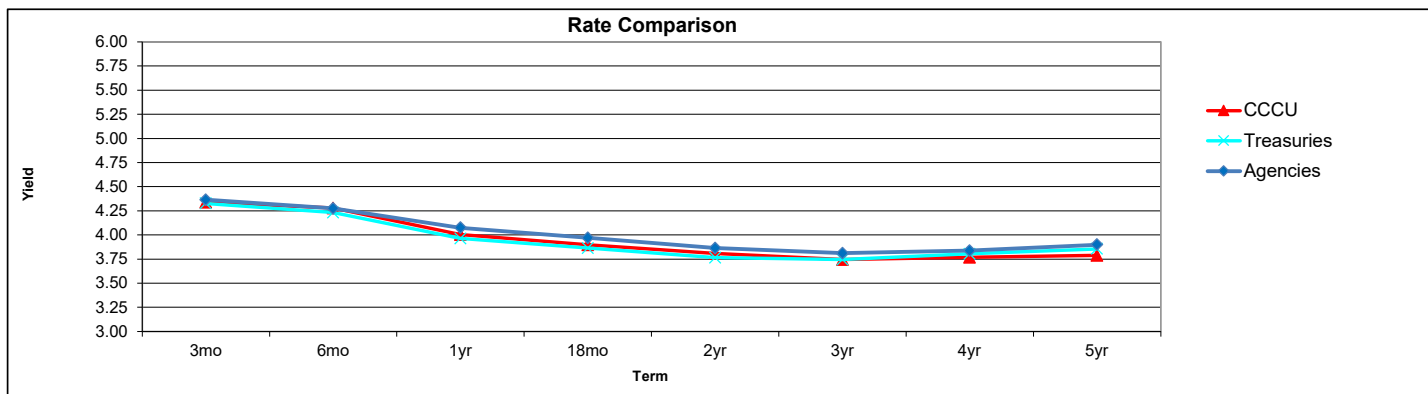
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

## Economic News

(Bloomberg) 07/02/2025 - The trade truce between Washington and Beijing may be holding for now, but China is increasingly wary about what's happening elsewhere: US efforts to forge deals that could isolate Chinese firms from global supply chains. Ahead of a July 9 deadline, US officials are deep in talks with major trading partners in Asia and Europe, pushing for new agreements that would include restrictions on Chinese content, or secure commitments to counter what Washington sees as China's unfair trade practices. India, one of the closest to a deal, has been negotiating over "rules of origin." Washington wants at least 60% of a product's value added locally to qualify as "Made in India" and benefit from the deal, Bloomberg previously reported. India has pushed to bring that down to around 35%, according to the report. Vietnam and others are under similar pressure to adopt tiered tariff systems, with higher levies for goods that include a large share of Chinese components, according to people briefed on the discussions, who asked not to be identified discussing private information. The approach mirrors provisions in an existing US trade agreement with Mexico and Canada. Two key House lawmakers, Texas Representative Chip Roy and Representative Ralph Norman of South Carolina, on Wednesday predicted the first procedural vote will fail, meaning the House would likely not be able to move to a final vote on Wednesday. House Speaker Mike Johnson can afford to lose few Republican votes in the closely divided chamber. US President Donald Trump threatened Japan with tariffs of up to 35% as he ramped up tensions for a third straight day, fueling fears of a worst-case scenario among market players and raising doubts over Tokyo's tactics in trade talks.

## Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.44000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.32563
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.34356
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.37146
M1 Change \$BLN		45.00	CME Term SOFR 1 Month	4.32765
M2 Change \$BLN		79.60	CME Term SOFR 3 Month	4.29833
S&P 7 Day Taxable Money Fund		2.55	CME Term SOFR 6 Month	4.14257
1 Yr CMT		3.98	CME Term SOFR 12 Month	3.87090
Treasuries:			Dow Jones IA	44,494.94
1 Year		3.96	NASDAQ	20202.89
2 Year		3.77	S&P 500	6198.01
3 Year		3.75	Oil	66.14
5 Year		3.86	Gold	3347.58
10 Year		4.29	Silver	36.333
30 Year		4.83	Canadian Exchange Rate	1.37
Treasury Bill Auction:				
90 Day		4.235		
06/30/25		4.110		
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](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.