



Best Values in the Market Today

3 Month Corporate Cert @ 4.35%
 6 Month Corporate Cert @ 4.33%
 9 Month Corporate Cert @ 4.22%
 1 Year Corporate Cert @ 4.11%
 2 Year Corporate Cert @ 3.94%
 3 Year Corporate Cert @ 3.87%

Market Watch - 7/11/2025

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	4.35	4.437	Prior Month Average		
2 Month	4.35	4.437	June NCA Rate		
3 Month	4.35	4.437	June PCC Rate		
4 Month	4.35	4.437	May NCA Rate		
5 Month	4.34	4.424	May PCC Rate		
6 Month	4.33	4.414	April NCA Rate		
7 Month	4.29	4.372	April PCC Rate		
8 Month	4.25	4.331			
9 Month	4.22	4.299			
			1 Million - 5 Million	Over 5 Million	
Term	Rate	A.P.Y.	Rate	A.P.Y.	Rate
1 Year	4.11	4.189	4.11	4.189	4.11
13 Month	4.09	4.133	4.09	4.133	4.09
18 Month	4.04	4.076	4.04	4.076	4.04
2 Year	3.94	3.974	3.94	3.974	3.94
3 Year	3.87	3.904	3.87	3.904	3.87
4 Year	3.89	3.929	3.89	3.929	3.89
5 Year	3.90	3.939	3.90	3.939	3.90

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	4.00%
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	3.97%
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	4.02%
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	4.07%
*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: 07/08/2025 \$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	4.74	4.74	4.74	
2 Month	4.75	4.75	4.75	
3 Month	4.75	4.75	4.75	
4 Month	4.77	4.77	4.77	
5 Month	4.78	4.78	4.78	
6 Month	4.78	4.78	4.78	
9 Month	4.77	4.77	4.77	
1 Year	4.69	4.69	4.69	
2 Year	4.69	4.69	4.69	
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.

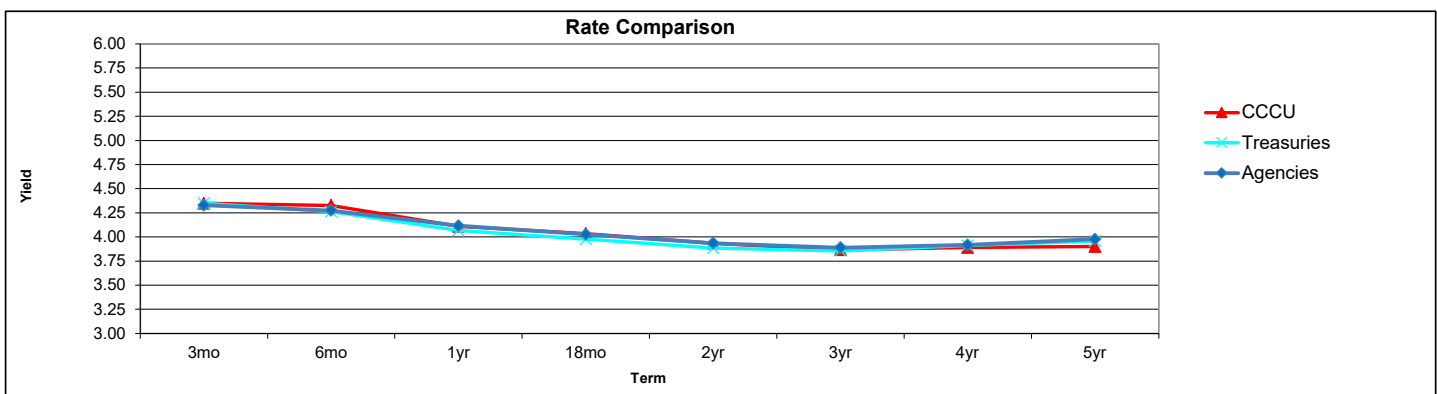
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

Economic News

(Bloomberg) 07/11/2025 - US banks are poised to show gains from a tumultuous period that followed President Donald Trump's tariff announcements, with executives expected to go further and suggest how such hauls might grow even more thanks to deregulation. The six biggest US banks are scheduled to disclose second-quarter results next week, with analysts predicting trading-revenue increases for all of them, data compiled by Bloomberg show. That's largely due to record trading days for some firms in the aftermath of Trump's "Liberation Day" tariff announcements in April. In equities, Goldman Sachs Group Inc. is expected to be the leader, with a \$3.7 billion haul forecast, followed closely by Morgan Stanley. In fixed income, currencies and commodities, JPMorgan Chase & Co. is likely to lead, with \$5.2 billion for the quarter, followed by Citigroup Inc. What's less certain than the banks' second-quarter earnings is how they plan to drive even larger profits on the back of policies coming out of Washington. Plans by US regulators to ease capital rules may help banks in their fight to reclaim trading share from market-making firms such as Jane Street Group and Citadel Securities, which have grown rapidly in recent years. In particular, a lighter supplementary leverage ratio would free up banks to hold more US Treasuries and increase capacity for lucrative businesses. Results from a relaxed version of the Federal Reserve's annual stress test last week, when combined with the proposed SLR changes, are set to potentially unlock as much as \$70 billion of capital from the six biggest US lenders. Investors will be listening closely for any guidance from bank executives on how they plan to allocate that extra capital — perhaps on competitive but in-demand areas such as prime brokerage.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.31000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.33962
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.34142
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.37395
M1 Change \$BLN		45.00	CME Term SOFR 1 Month	4.34336
M2 Change \$BLN		79.60	CME Term SOFR 3 Month	4.32027
S&P 7 Day Taxable Money Fund		2.12	CME Term SOFR 6 Month	4.19594
1 Yr CMT		4.07	CME Term SOFR 12 Month	3.96763
Treasuries:			Dow Jones IA	44,650.64
	1 Year	4.07	NASDAQ	20630.66
	2 Year	3.89	S&P 500	6280.46
	3 Year	3.86	Oil	67.37
	5 Year	3.96	Gold	3349.84
	10 Year	4.39	Silver	37.657
	30 Year	4.91	Canadian Exchange Rate	1.37
Treasury Bill Auction:				
	90 Day	4.255		
07/07/25	180 Day	4.145		
	4 Week Avg.	4.134		



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.