



## Best Values in the Market Today

3 Month Corporate Cert @ 4.33%  
 6 Month Corporate Cert @ 4.29%  
 9 Month Corporate Cert @ 4.19%  
 1 Year Corporate Cert @ 4.08%  
 2 Year Corporate Cert @ 3.89%  
 3 Year Corporate Cert @ 3.83%

## Market Watch - 7/18/2025

### 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	4.423	Prior Month Average		
2 Month	4.34	4.423	June NCA Rate		
3 Month	4.33	4.413	June PCC Rate		
4 Month	4.32	4.402	May NCA Rate		
5 Month	4.31	4.400	May PCC Rate		
6 Month	4.29	4.370	April NCA Rate		
7 Month	4.26	4.348	April PCC Rate		
8 Month	4.22	4.307			
9 Month	4.19	4.276			
			1 Million - 5 Million		
Term	Rate	A.P.Y.	Rate	A.P.Y.	Over 5 Million
1 Year	4.08	4.158	4.08	4.158	4.08
13 Month	4.06	4.102	4.06	4.102	4.06
18 Month	3.98	4.019	3.98	4.019	3.98
2 Year	3.89	3.927	3.89	3.927	3.89
3 Year	3.83	3.867	3.83	3.867	3.83
4 Year	3.87	3.904	3.87	3.904	3.87
5 Year	3.88	3.915	3.88	3.915	3.88

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 9642- 2.00yr NC 6 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
7/25/2025	7/25/2025	1/26/2026	Semi-Annual	7/26/2027	2yr T + 10 bps	3.96%
Fixed Callable 9643 - 3.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
7/25/2025	7/25/2025	10/27/2025	Quarterly	7/25/2028	3yr T + 10 bps	3.93%
Fixed Callable 9644 - 4.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
7/25/2025	7/25/2025	10/27/2025	Quarterly	7/25/2029	4yr T + 10 bps	3.99%
Fixed Callable 9645 - 5.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
7/25/2025	7/25/2025	10/27/2025	Quarterly	7/25/2030	5yr T + 10 bps	4.05%
*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: 07/15/2025 \$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	4.73	4.73	4.73	
4 Month	4.74	4.74	4.74	
5 Month	4.75	4.75	4.75	
6 Month	4.74	4.74	4.74	
9 Month	4.74	4.74	4.74	
1 Year	4.63	4.63	4.63	
2 Year	4.64	4.64	4.64	
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.

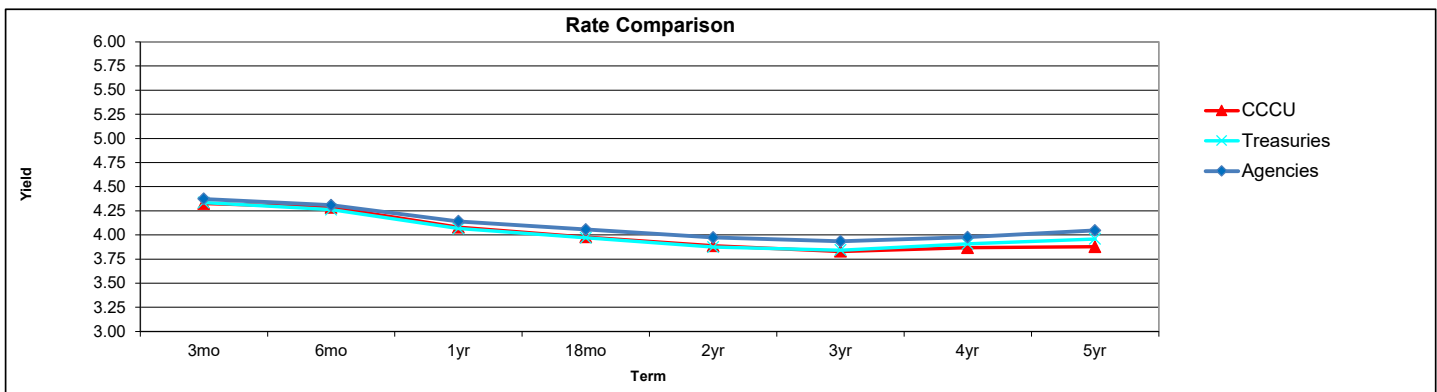
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

## Economic News

(Bloomberg) 07/18/2025 - US equity futures held steady on Friday as strong earnings and confidence in the resilience of the US economy supported sentiment. S&P 500 and Nasdaq 100 contracts nudged higher after both indexes set closing highs on Thursday. The combined value of cryptoassets soared beyond \$4 trillion for the first time, fueled by a surge in altcoins and momentum from a legislative push to regulate the sector. The dollar slipped 0.3% as Federal Reserve Governor Christopher Waller backed a July interest-rate cut to support a softening labor market. The message failed to catch on in money markets, with swaps pricing less than a 60% chance of a quarter-point cut in September and assign no probability to easing this month. Treasuries advanced, with the 10-year yield down two basis points to 4.43%. The cross-asset moves come at the end of a week marked by market jitters over speculation that President Donald Trump might fire Fed Chair Jerome Powell. Trump continued his Fed attacks on Friday, saying policymakers "are choking out the housing market with their high rate." Gains reflected strong economic data and optimism that US companies will post robust second-quarter figures, helping to soothe uncertainty stirred by Trump's tariff war. Early results show S&P 500 earnings are on track to rise 3.2% for the second quarter, slightly ahead of pre-season expectations of 2.8%, according to data compiled by Bloomberg Intelligence. The share of global equity flows heading to the US has plunged in 2025, strategists at Bank of America Corp. said, as the trade war raises doubts about so-called American exceptionalism. US stock funds attracted just under half of total flows so far this year, compared with 72% in 2024, the BofA team said in a note, citing figures from EPFR Global.

## Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.34000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.34899
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.34155
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.37561
M1 Change \$BLN		45.00	CME Term SOFR 1 Month	4.35065
M2 Change \$BLN		79.60	CME Term SOFR 3 Month	4.32549
S&P 7 Day Taxable Money Fund		1.50	CME Term SOFR 6 Month	4.21048
1 Yr CMT		4.10	CME Term SOFR 12 Month	3.99118
Treasuries:			Dow Jones IA	44,484.49
1 Year		4.07	NASDAQ	20885.65
2 Year		3.88	S&P 500	6297.36
3 Year		3.84	Oil	68.57
5 Year		3.96	Gold	3358.75
10 Year		4.42	Silver	38.400
30 Year		4.98	Canadian Exchange Rate	1.37
Treasury Bill Auction:				
90 Day		4.245		
07/14/25 180 Day		4.125		
4 Week Avg.		4.133		



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.