



Best Values in the Market Today

3 Month Corporate Cert Special @ 4.50%

6 Month Corporate Cert @ 4.29%

9 Month Corporate Cert @ 4.20%

1 Year Corporate Cert @ 4.12%

2 Year Corporate Cert @ 3.96%

3 Year Corporate Cert @ 3.88%

Market Watch - 7/25/2025

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	4.431	Prior Month Average		4.40
2 Month	4.34	4.431			4.40
3 Month	4.33	4.420	June NCA Rate		3.50
4 Month	4.32	4.410	June PCC Rate		4.50
5 Month	4.32	4.403	May NCA Rate		3.50
6 Month	4.29	4.373	May PCC Rate		4.50
7 Month	4.27	4.351	April NCA Rate		3.50
8 Month	4.23	4.310	April PCC Rate		4.50
9 Month	4.20	4.279			
			1 Million - 5 Million		
Term	Rate	A.P.Y.	Rate	A.P.Y.	Over 5 Million
1 Year	4.12	4.200	4.12	4.200	4.12 4.200
13 Month	4.10	4.143	4.10	4.143	4.10 4.143
18 Month	4.05	4.086	4.05	4.086	4.05 4.086
2 Year	3.96	3.994	3.96	3.994	3.96 3.994
3 Year	3.88	3.918	3.88	3.918	3.88 3.918
4 Year	3.90	3.936	3.90	3.936	3.90 3.936
5 Year	3.91	3.946	3.91	3.946	3.91 3.946

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	4.03%

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	3.98%

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	4.03%

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	4.08%

*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: 07/22/2025 \$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	4.73	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	4.76	4.76	4.76	
6 Month	4.74	4.74	4.74	
9 Month	4.75	4.75	4.75	
1 Year	4.70	4.70	4.70	
2 Year	4.71	4.71	4.71	
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

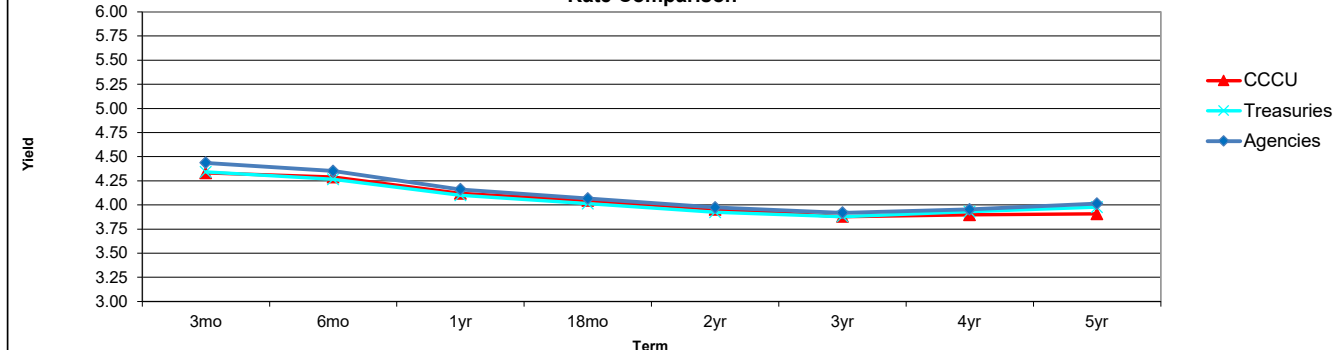
Economic News

(Bloomberg) 07/25/2025 - The risk of a bubble in stock markets is rising as monetary policy loosens alongside an easing in financial regulation, according to Bank of America Corp. strategists. The team led by Michael Hartnett said the world policy rate has fallen to 4.4% from 4.8% in the past year as central banks in the US, UK, Europe and China slashed borrowing costs. The rate is forecast to drop further to 3.9% in the coming 12 months, he said. At the same time, policymakers are considering regulatory changes to boost the share of retail investors in the US. "Bigger retail, bigger liquidity, bigger volatility, bigger bubble," Hartnett wrote in a note. US stocks have rallied to record highs on optimism around resilient economic growth and corporate profits even in the face of higher tariffs. Some market forecasters such as Morgan Stanley's Michael Wilson have said there's reason to remain bullish given positive earnings momentum, robust operating leverage and cash tax savings. However, strategists at JPMorgan Chase & Co. and UBS Group AG have warned the market may be getting too complacent about lingering trade risks. S&P 500 futures were little changed on Friday, as investors held off from making big bets ahead of the Federal Reserve's policy meeting next week. BofA's Hartnett correctly forecast that international stocks would outperform the US this year. He had warned in December that equities were beginning to look frothy after a strong rally in 2024. The S&P 500 Index sank as much as 18% after he issued that call, before rebounding in early April. The strategist said again in June that stocks could end up in a bubble on the back of expected rate cuts.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.30000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.34967
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.34020
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.37470
M1 Change \$BLN		110.00	CME Term SOFR 1 Month	4.35277
M2 Change \$BLN		137.20	CME Term SOFR 3 Month	4.31381
S&P 7 Day Taxable Money Fund		1.60	CME Term SOFR 6 Month	4.19701
1 Yr CMT		4.10	CME Term SOFR 12 Month	3.97357
Treasuries:			Dow Jones IA	44,693.91
	1 Year	4.10	NASDAQ	21057.96
	2 Year	3.93	S&P 500	6363.35
	3 Year	3.88	Oil	66.46
	5 Year	3.98	Gold	3338.82
	10 Year	4.42	Silver	38.848
	30 Year	4.97	Canadian Exchange Rate	1.37
Treasury Bill Auction:				
	90 Day	4.240		
07/21/25	180 Day	4.115		
	4 Week Avg.	4.125		

Rate Comparison



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.