



Best Values in the Market Today

3 Month Corporate Cert @ 4.32%
 6 Month Corporate Cert @ 4.27%
 9 Month Corporate Cert @ 4.20%
 1 Year Corporate Cert @ 4.10%
 2 Year Corporate Cert @ 3.94%
 3 Year Corporate Cert @ 3.87%

Market Watch - 7/29/2025

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	4.33	4.420	Prior Month Average		
2 Month	4.33	4.420	June NCA Rate		
3 Month	4.32	4.410	June PCC Rate		
4 Month	4.32	4.410	May NCA Rate		
5 Month	4.30	4.386	May PCC Rate		
6 Month	4.27	4.356	April NCA Rate		
7 Month	4.27	4.355	April PCC Rate		
8 Month	4.23	4.313			
9 Month	4.20	4.282			
			1 Million - 5 Million		
Term	Rate	A.P.Y.	Rate	A.P.Y.	Over 5 Million
1 Year	4.10	4.177	4.10	4.177	4.10
13 Month	4.08	4.121	4.08	4.121	4.08
18 Month	4.03	4.071	4.03	4.071	4.03
2 Year	3.94	3.979	3.94	3.979	3.94
3 Year	3.87	3.903	3.87	3.903	3.87
4 Year	3.88	3.918	3.88	3.918	3.88
5 Year	3.89	3.928	3.89	3.928	3.89

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 9646 - 2.00yr NC 6 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
8/15/2025	8/15/2025	2/17/2026	Semi-Annual	8/16/2027	2yr T + 10 bps	4.01%
Fixed Callable 9647 - 3.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
8/15/2025	8/15/2025	11/17/2025	Quarterly	8/15/2028	3yr T + 10 bps	3.97%
Fixed Callable 9648 - 4.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
8/15/2025	8/15/2025	11/17/2025	Quarterly	8/15/2029	4yr T + 10 bps	4.01%
Fixed Callable 9649 - 5.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
8/15/2025	8/15/2025	11/17/2025	Quarterly	8/15/2030	5yr T + 10 bps	4.06%
*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: 07/29/2025 \$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	4.72	4.72	4.72	
2 Month	4.73	4.73	4.73	
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	4.72	4.72	4.72	
9 Month	4.75	4.75	4.75	
1 Year	4.68	4.68	4.68	
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

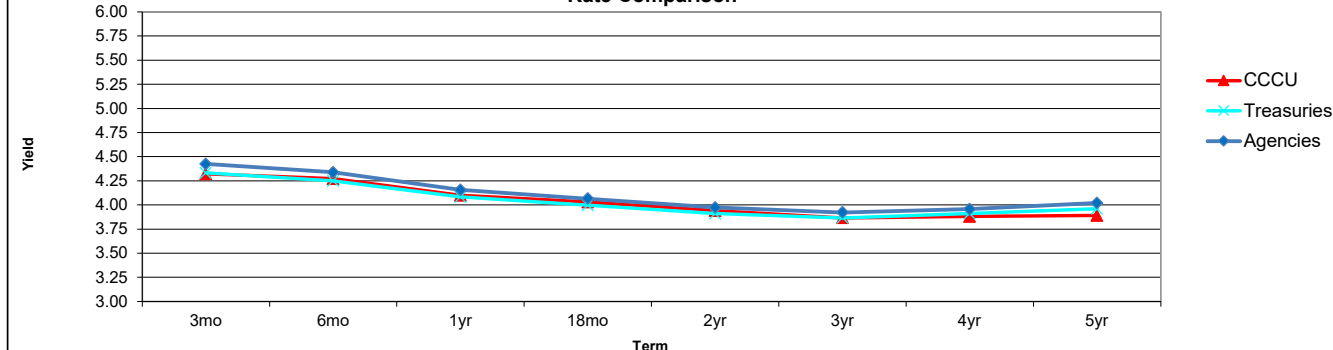
Economic News

(Bloomberg) 07/29/2025 - Upper-income Americans are increasingly falling behind on credit card and auto loan payments, signaling an underlying vulnerability in the US economy as the labor market slows. Delinquencies on such debts from those making at least \$150,000 annually have jumped almost 20% over the last two years, faster than for middle- and lower-income borrowers, according to the credit-scoring firm VantageScore. A recent Federal Reserve Bank of St. Louis study found the share of people making late card payments in the highest-income zip codes has risen twice as much over the last year as in the lowest-income ones. The mounting liabilities coincide with a slowdown in hiring that has hit white-collar workers especially hard, raising the stakes for an economy that has come to rely more and more on consumer spending from top earners to power continued expansion. Borrowing costs have become a central issue in American politics this year as President Donald Trump has blasted the Fed almost daily and repeatedly threatened to fire its chair, Jerome Powell, for refusing to cut them. The central bank is widely expected to keep its benchmark rate unchanged again at its July 29-30 policy meeting. The Fed has maintained high rates over the last two years even as the job market has softened, in a bid to return inflation to its 2% target following a post-pandemic surge. Concerns that Trump's tariffs will boost prices have only helped delay rate cuts in 2025, even as trade policy uncertainty has worsened the outlook for hiring. The US merchandise-trade deficit shrank in June by more than forecast, reflecting a broad decline in imports as the pre-tariff rush to secure goods unwinds. The shortfall in goods trade narrowed 10.8% from the prior month to \$86 billion, Commerce Department data showed Tuesday. The figure, which isn't adjusted for inflation, was lower than all forecasts in a Bloomberg survey of economists.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.36000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.34633
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.34086
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.37503
M1 Change \$BLN		110.00	CME Term SOFR 1 Month	4.35814
M2 Change \$BLN		137.20	CME Term SOFR 3 Month	4.30996
S&P 7 Day Taxable Money Fund		2.19	CME Term SOFR 6 Month	4.19594
1 Yr CMT		4.09	CME Term SOFR 12 Month	4.00100
Treasuries:			Dow Jones IA	44,852.82
1 Year		4.08	NASDAQ	21284.03
2 Year		3.91	S&P 500	6389.77
3 Year		3.87	Oil	67.27
5 Year		3.96	Gold	3315.76
10 Year		4.39	Silver	38.048
30 Year		4.94	Canadian Exchange Rate	1.38
Treasury Bill Auction:				
90 Day		4.235		
07/28/25 180 Day		4.120		
4 Week Avg.		4.124		

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.