



Best Values in the Market Today

3 Month Corporate Cert @ 4.24%
 6 Month Corporate Cert @ 4.13%
 9 Month Corporate Cert @ 4.00%
 1 Year Corporate Cert @ 3.90%
 2 Year Corporate Cert @ 3.74%
 3 Year Corporate Cert @ 3.68%

Market Watch - 8/5/2025

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	\$1,000 Minimum - 30 Day Notice
Prior Month Average	Prior Month Average
4.30	4.38
4.30	4.38

Certificate Rates	FLEX Investment Account
Term Monthly Pay Rate A.P.Y.	\$500,000 Minimum-Transfers on Tuesdays Only
1 Month 4.24 4.328	Prior Month Average 4.40
2 Month 4.24 4.328	
3 Month 4.24 4.328	July NCA Indication Rate 3.50
4 Month 4.22 4.307	July PCC Indication Rate 4.50
5 Month 4.19 4.271	June NCA Rate 3.50
6 Month 4.13 4.210	June PCC Rate 4.50
7 Month 4.09 4.168	May NCA Rate 3.50
8 Month 4.05 4.126	May PCC Rate 4.50
9 Month 4.00 4.074	

Term	Rate	A.P.Y.	1 Million - 5 Million	Rate	A.P.Y.	Over 5 Million	Rate	A.P.Y.
1 Year	3.90	3.969	3.90	3.969	3.90	3.969	3.90	3.969
13 Month	3.88	3.917	3.88	3.917	3.88	3.917	3.88	3.917
18 Month	3.82	3.859	3.82	3.859	3.82	3.859	3.82	3.859
2 Year	3.74	3.777	3.74	3.777	3.74	3.777	3.74	3.777
3 Year	3.68	3.713	3.68	3.713	3.68	3.713	3.68	3.713
4 Year	3.69	3.725	3.69	3.725	3.69	3.725	3.69	3.725
5 Year	3.70	3.735	3.70	3.735	3.70	3.735	3.70	3.735


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	3.81%
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	3.78%
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	3.82%
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	3.87%

*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: 08/05/2025 \$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	4.63	4.63	4.63	
2 Month	4.64	4.64	4.64	
3 Month	4.64	4.64	4.64	
4 Month	4.64	4.64	4.64	
5 Month	4.63	4.63	4.63	
6 Month	4.58	4.58	4.58	
9 Month	4.55	4.55	4.55	
1 Year	4.47	4.47	4.47	
2 Year	4.49	4.49	4.49	
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.

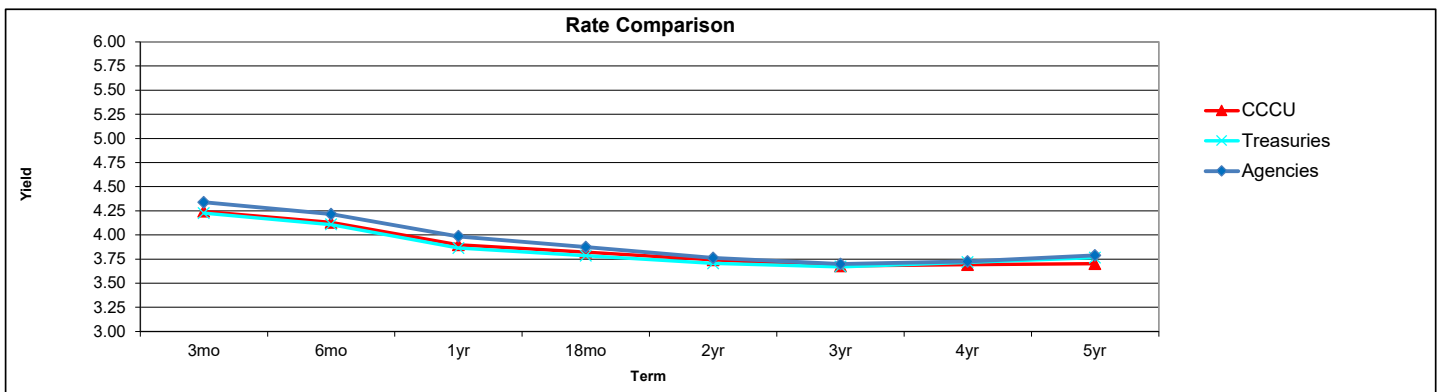
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

Economic News

(Bloomberg) 08/5/2025 - The new forecast follows an upbeat second quarter on Wall Street, where traders saw record revenue as uncertainty around tariffs and tax policy drove a surge of activity across the stock market. That volatility has fueled demand for trading, potentially driving bonuses for equity traders up as much as 30% this year. Their fixed-income counterparts could also see an increase, though more modest at 10% to 20%, according to the report. Optimism is growing in other corners of the finance industry as well. Investment bankers have started to see a pickup in mergers and acquisitions and other deal-related activity, which had been muted amid economic and geopolitical uncertainties. But the projected surge in M&A activity, spurred by a presidential administration seen as business-friendly, has yet to fully materialize. As a result, advisory-sector bonuses are set to rise no more than a modest 5% this year, but with a "strong pipeline" of deals to come, Johnson Associates said in its report. Corporate clients have also pulled back on stock sales amid the equity-market volatility. Bankers who help companies raise equity are likely to see bonuses that are flat to down 5%, while their counterparts in debt underwriting could see their payouts rise 10% to 15% as "debt issuance trends higher as firms seek refinancing," according to the report. Demand for wealth-management services could also see advisers' payouts rise as much as 5%, according to Johnson Associates. Similarly, those working in asset management could see an uptick of 2.5% to 7.5% as the market recovers from early second-quarter declines and margin pressures continue. US equity futures extended a rebound stoked by robust corporate earnings and bets on Federal Reserve interest-rate cuts. Futures on the S&P 500 climbed 0.3% after the underlying gauge jumped the most since May as dip buyers stepped in following last week's steep selloff. Contracts on the Nasdaq 100 rose about 0.4%.

Market Indicators

Fed Funds Effective		4.33	Secured Overnight Financing Rate (SOFR)	4.33000
Fed Funds Target	12/19/24	4.25	30-Day Average SOFR	4.33601
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.33963
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.37452
M1 Change \$BLN		110.00	CME Term SOFR 1 Month	4.34314
M2 Change \$BLN		137.20	CME Term SOFR 3 Month	4.25467
S&P 7 Day Taxable Money Fund		2.19	CME Term SOFR 6 Month	4.10356
1 Yr CMT		3.82	CME Term SOFR 12 Month	3.87466
Treasuries:			Dow Jones IA	44,173.64
1 Year		3.87	NASDAQ	21053.58
2 Year		3.71	S&P 500	6329.94
3 Year		3.67	Oil	65.63
5 Year		3.77	Gold	3352.85
10 Year		4.22	Silver	37.440
30 Year		4.81	Canadian Exchange Rate	1.38
Treasury Bill Auction:				
90 Day		4.165		
08/04/25 180 Day		3.980		
4 Week Avg.		4.126		



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.