



Best Values in the Market Today

3 Month Corporate Cert @ 4.23%
 6 Month Corporate Cert @ 4.07%
 9 Month Corporate Cert @ 3.97%
 1 Year Corporate Cert @ 3.88%
 2 Year Corporate Cert @ 3.71%
 3 Year Corporate Cert @ 3.65%

Market Watch - 8/13/2025

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	4.23	4.316	Prior Month Average		4.40
2 Month	4.23	4.316			4.40
3 Month	4.23	4.316	July NCA Indication Rate		3.50
4 Month	4.22	4.306	July PCC Indication Rate		4.50
5 Month	4.12	4.203	June NCA Rate		3.50
6 Month	4.07	4.142	June PCC Rate		4.50
7 Month	4.03	4.109	May NCA Rate		3.50
8 Month	4.00	4.078	May PCC Rate		4.50
9 Month	3.97	4.047			
			1 Million - 5 Million		
Term	Rate	A.P.Y.	Rate	A.P.Y.	Over 5 Million
1 Year	3.88	3.945	3.88	3.945	3.88 3.945
13 Month	3.86	3.892	3.86	3.892	3.86 3.892
18 Month	3.79	3.829	3.79	3.829	3.79 3.829
2 Year	3.71	3.747	3.71	3.747	3.71 3.747
3 Year	3.65	3.686	3.65	3.686	3.65 3.686
4 Year	3.69	3.728	3.69	3.728	3.69 3.728
5 Year	3.70	3.738	3.70	3.738	3.70 3.738

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	3.78%
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	3.75%
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: 08/12/2025 \$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	4.62	4.62	4.62	
2 Month	4.63	4.63	4.63	
3 Month	4.63	4.63	4.63	
4 Month	4.64	4.64	4.64	
5 Month	4.56	4.56	4.56	
6 Month	4.52	4.52	4.52	
9 Month	4.52	4.52	4.52	
1 Year	4.44	4.44	4.44	
2 Year	4.46	4.46	4.46	
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

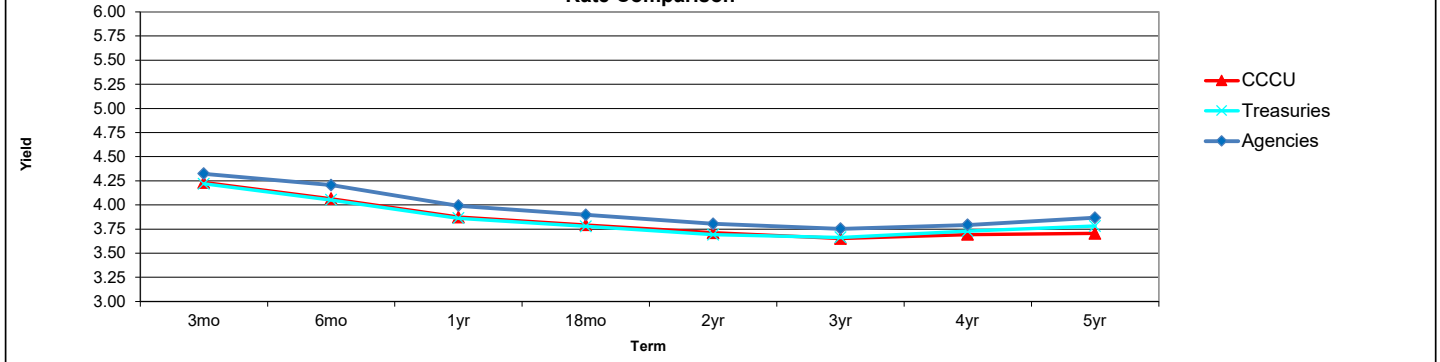
Economic News

(Bloomberg) 08/13/2025 - US Treasury Secretary Scott Bessent made his most explicit call yet for the Federal Reserve to execute a cycle of interest-rate cuts, suggesting the central bank's benchmark ought to be at least 1.5 percentage points lower than it is now. Fed policymakers kept their benchmark at a target range of 4.25% to 4.5% at their last policy meeting. Bessent reiterated his view that, had officials been aware of the revised data on the labor market that were released two days after that gathering, they might have cut rates. That may have also been the case for the June meeting, he said. Treasury secretaries have typically shied away from making specific calls on Fed rates, and Bessent himself for months has said he would only discuss the central bank's past policy decisions — not their upcoming ones. President Donald Trump has repeatedly criticized Chair Jerome Powell for refraining from rate cuts this year. Powell and many of his colleagues have said they want to see greater evidence about any impact on inflation and inflation expectations from the tariff hikes. Bessent said that there are 10 or 11 candidates under consideration to succeed Powell when his term as chair concludes in May, without running through the names. He said there are both current Fed officials as well as private-sector individuals on the list. A largely benign US inflation report is bolstering the case for traders betting that the Federal Reserve will soon cut interest rates, with some seeing an increased possibility of an outsized reduction. For weeks, investors have piled into swaps, options and outright Treasury longs to wager that subdued inflation will allow the Fed to lower borrowing costs in coming months. There's some vindication for that view, with shorter-term Treasury yields dropping for a second day on Wednesday, while swaps traders lifted the odds of a September rate cut to more than 90%.

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	4.34270
Discount Rate	12/19/24	4.50	90-Day Average SOFR	4.34502
Prime Rate	12/19/24	7.50	180-Day Average SOFR	4.37469
M1 Change \$BLN		110.00	CME Term SOFR 1 Month	4.36576
M2 Change \$BLN		137.20	CME Term SOFR 3 Month	4.23290
S&P 7 Day Taxable Money Fund		1.93	CME Term SOFR 6 Month	4.06671
1 Yr CMT		3.90	CME Term SOFR 12 Month	3.84083
Treasuries:			Dow Jones IA	44,458.61
1 Year		3.86	NASDAQ	21681.91
2 Year		3.69	S&P 500	6445.76
3 Year		3.66	Oil	63.01
5 Year		3.78	Gold	3360.11
10 Year		4.25	Silver	38.610
30 Year		4.85	Canadian Exchange Rate	1.38
Treasury Bill Auction:				
90 Day		4.150		
08/11/25		3.970		
4 Week Avg.		4.085		

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.