



## Best Values in the Market Today

3 Month Corporate Cert @ 4.33%  
 6 Month Corporate Cert @ 4.29%  
 9 Month Corporate Cert @ 4.27%  
 1 Year Corporate Cert @ 4.25%  
 2 Year Corporate Cert @ 4.26%  
 3 Year Corporate Cert @ 4.26%

## Market Watch - 12/20/2024

### Investment Rates

| Premier Investment Suite                | >50,000,000             | >10,000,000                     | >5,000,000                                   | <5,000,000    | Settlement            |
|---|-------------------------|---------------------------------|--|---------------|-----------------------|
| Prior Day's Rate                        | 4.23                    | 4.21                            | 4.19   | 4.17          | 3.73                  |
| Prior Month Average                     | 4.52                    | 4.50                            | 4.48   | 4.46          | 4.02                  |
| Plateau Rates                           | >5,000,000              | >2,500,000                      | >1,000,000                                   | <1,000,000    |                       |
| Prior Day's Rate                        | 4.18                    | 4.15                            | 4.12   | 4.09          |                       |
| Prior Month Average                     | 4.47                    | 4.44                            | 4.41   | 4.38          |                       |
| 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                     | 4.67                    | 4.67                            | 4.67   | 4.67          | 4.67                  |
| PLUS Account                            |                         |                                 |  |               |                       |
| \$500,000 Minimum - 4 Withdrawals/Month | 4.30                    | <b>Variable Account</b>         |  |               | 4.38                  |
| Prior Month Average                     | 4.62                    | \$1,000 Minimum - 30 Day Notice |  |               | 4.70                  |
|   |                         |                                 | <b>Variable Account</b>                      |               |                       |
|   |                         |                                 | \$500,000 Minimum-Transfers on Tuesdays Only |               |                       |
|   |                         |                                 | Prior Month Average                          |               |                       |
| Certificate Rates                       |                         |                                 | FLEX Investment Account                      |               |                       |
| <b>Term</b>                             | <b>Monthly Pay Rate</b> | <b>A.P.Y.</b>                   | \$500,000 Minimum-Transfers on Tuesdays Only |               |                       |
| 1 Month                                 | 4.35                    | 4.433                           | Prior Month Average                          |               |                       |
| 2 Month                                 | 4.34                    | 4.422                           | December NCA Rate                            |               |                       |
| 3 Month                                 | 4.33                    | 4.412                           | December PCC Rate                            |               |                       |
| 4 Month                                 | 4.33                    | 4.412                           | November NCA Rate                            |               |                       |
| 5 Month                                 | 4.30                    | 4.384                           | November PCC Rate                            |               |                       |
| 6 Month                                 | 4.29                    | 4.373                           | October NCA Rate                             |               |                       |
| 7 Month                                 | 4.28                    | 4.363                           | October PCC Rate                             |               |                       |
| 8 Month                                 | 4.28                    | 4.363                           |  |               |                       |
| 9 Month                                 | 4.27                    | 4.352                           |  |               |                       |
| <b>Term</b>                             | <b>Rate</b>             | <b>A.P.Y.</b>                   | <b>1 Million - 5 Million</b>                 | <b>A.P.Y.</b> | <b>Over 5 Million</b> |
| 1 Year                                  | 4.25                    | 4.330                           | 4.25   | 4.330         | 4.25                  |
| 13 Month                                | 4.25                    | 4.291                           | 4.25   | 4.291         | 4.25                  |
| 18 Month                                | 4.26                    | 4.302                           | 4.26   | 4.302         | 4.26                  |
| 2 Year                                  | 4.26                    | 4.302                           | 4.26   | 4.302         | 4.26                  |
| 3 Year                                  | 4.26                    | 4.300                           | 4.26   | 4.300         | 4.26                  |
| 4 Year                                  | 4.32                    | 4.370                           | 4.32   | 4.370         | 4.32                  |
| 5 Year                                  | 4.33                    | 4.380                           | 4.33   | 4.380         | 4.33                  |


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 9586 - 2.00yr NC 6 months |             |            |             |            |                |       |  |
|--|-------------|------------|-------------|------------|----------------|-------|--|
| Closing*                                 | Settle Date | First Call | Callable    | Maturity   | Spread         | Rate  |  |
| 12/26/2024                               | 12/26/2024  | 6/25/2025  | Semi-Annual | 12/28/2026 | 2yr T + 10 bps | 4.36% |  |
| Fixed Callable 9587 - 3.00yr NC 3 months |             |            |             |            |                |       |  |
| Closing*                                 | Settle Date | First Call | Callable    | Maturity   | Spread         | Rate  |  |
| 12/26/2024                               | 12/26/2024  | 3/25/2025  | Quarterly   | 12/27/2027 | 3yr T + 10 bps | 4.37% |  |
| Fixed Callable 9588 - 4.00yr NC 3 months |             |            |             |            |                |       |  |
| Closing*                                 | Settle Date | First Call | Callable    | Maturity   | Spread         | Rate  |  |
| 12/26/2024                               | 12/26/2024  | 3/25/2025  | Quarterly   | 12/26/2028 | 4yr T + 10 bps | 4.43% |  |
| Fixed Callable 9589 - 5.00yr NC 3 months |             |            |             |            |                |       |  |
| Closing*                                 | Settle Date | First Call | Callable    | Maturity   | Spread         | Rate  |  |
| 12/26/2024                               | 12/26/2024  | 3/25/2025  | Quarterly   | 12/26/2029 | 5yr T + 10 bps | 4.44% |  |

\*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                | 4.92                |                                       | 5.10   | 2 Year Floating Rate Term Loan<br>Resets Monthly on the 25th - O/R |   |
| Settlement Loan                  |               | Prior Month Average |                     | Variable Rate Demand Loan - Tuesdays* |  | 2 Year Floating Rate Term Loan                                     |   |
| Full Members                     |               | 4.80                | 5.12                |                                       | Updated: 12/17/24<br>\$1,000,000 min<br>4.820  |  | Resets with Prime - O/R<br>2 Year Floating Rate Term Loan<br>Resets Quarterly on the 25th - O/R |
| Associate Member Settlement Loan |               |                     | 5.05                |                                       |  |  |   |
| Fixed Rate Term Loans*           |               |                     |                     |                                       |  |  |   |
| Term                             | \$20 Million+ | \$10 Million+       | < \$10 Million      |                                       |  <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 &amp; structures are available; please call to discuss which loan will best suit your needs. Rates posted are full member rates unless otherwise noted.</p> |  |   |
| 1 Month                          | 4.80          | 4.80                | 4.80                |                                       |  |  |   |
| 2 Month                          | 4.79          | 4.79                | 4.79                |                                       |  |  |   |
| 3 Month                          | 4.78          | 4.78                | 4.78                |                                       |  |  |   |
| 4 Month                          | 4.79          | 4.79                | 4.79                |                                       |  |  |   |
| 5 Month                          | 4.78          | 4.78                | 4.78                |                                       |  |  |   |
| 6 Month                          | 4.79          | 4.79                | 4.79                |                                       |  |  |   |
| 9 Month                          | 4.90          | 4.90                | 4.90                |                                       |  |  |   |
| 1 Year                           | 5.26          | 5.26                | 5.26                |                                       |  |  |   |
| 2 Year                           | 5.41          | 5.41                | 5.41                |                                       |  |  |   |
| 3 Year                           | N/A           | N/A                 | N/A                 |                                       |  |  |   |
| 4 Year                           | N/A           | N/A                 | N/A                 |                                       |  |  |   |
| 5 Year                           | N/A           | N/A                 | N/A                 |                                       |  |  |   |

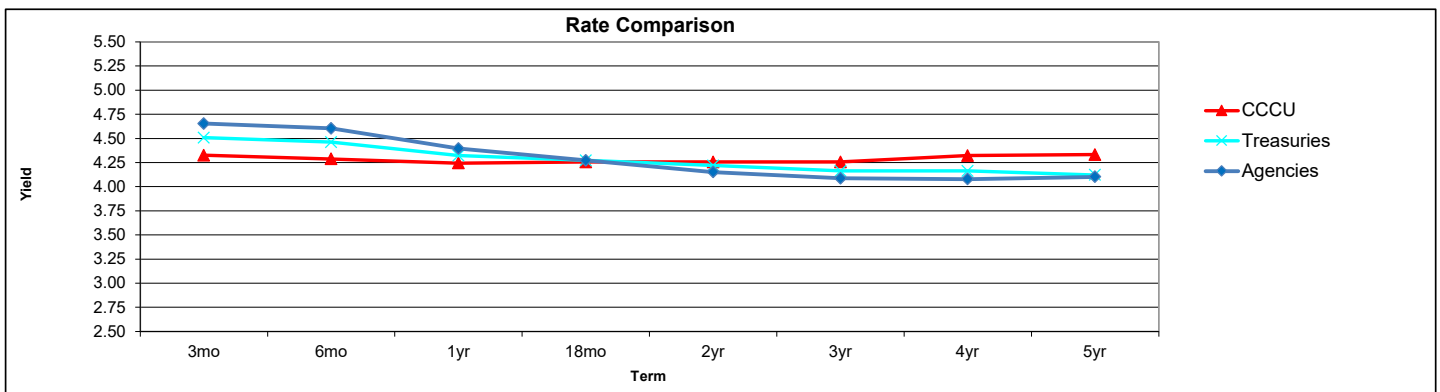
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

## Economic News

(Bloomberg) 12/20/24 - The federal government hurtled toward a holiday shutdown Friday, as President-elect Donald Trump scuttled a bipartisan funding deal only to fail to muster support within his own party for an alternative he backed. The Republican-led House late Thursday rejected the spending package with 38 GOP lawmakers joining nearly all Democrats in voting against the measure despite threats by Trump and his billionaire ally Elon Musk to defeat holdouts in their next elections. The loss provided a striking demonstration of the limits of Trump's power after weeks of corporate leaders and foreign dignitaries paying homage to the newly elected president at his winter retreat in Mar-a-Lago. And it showcased fissures within the Republican ranks that present formidable obstacles to imposing his will despite the party's impending unified control of the elected branches of government. House Speaker Mike Johnson was left without an immediate path forward. "We will regroup and we will come up with another solution. So stay tuned," he said after the vote. Trump on Thursday said he would not endorse a deal that didn't include an extension or elimination of the debt ceiling, which caps how much money the federal government can borrow and has been used as a weapon by both parties to extract concessions in spending fights. The bill would have funded the government until March 14 and suspended the federal debt limit for two years.

## Market Indicators

|                              |             |       |   |           |
|------------------------------|-------------|-------|---|-----------|
| Fed Funds Effective          |             | 4.58  | Secured Overnight Financing Rate (SOFR) | 4.59000   |
| Fed Funds Target             | 12/19/24    | 4.50  | 30-Day Average SOFR                     | 4.63898   |
| Discount Rate                | 12/19/24    | 4.75  | 90-Day Average SOFR                     | 4.88988   |
| Prime Rate                   | 12/19/24    | 7.50  | 180-Day Average SOFR                    | 5.16148   |
| M1 Change \$BLN              |             | 84.80 | CME Term SOFR 1 Month                   | 4.52397   |
| M2 Change \$BLN              |             | 88.50 | CME Term SOFR 3 Month                   | 4.46472   |
| S&P 7 Day Taxable Money Fund |             | 3.07  | CME Term SOFR 6 Month                   | 4.37540   |
| 1 Yr CMT                     |             | 4.30  | CME Term SOFR 12 Month                  | 4.23430   |
| Treasuries:                  |             |       | Dow Jones IA                            | 44,910.65 |
|                              | 1 Year      | 4.32  | NASDAQ                                  | 19218.17  |
|                              | 2 Year      | 4.22  | S&P 500                                 | 6032.38   |
|                              | 3 Year      | 4.16  | Oil                                     | 69.06     |
|                              | 5 Year      | 4.12  | Gold                                    | 2647.17   |
|                              | 10 Year     | 4.23  | Silver                                  | 30.616    |
|                              | 30 Year     | 4.40  | Canadian Exchange Rate                  | 1.40      |
| Treasury Bill Auction:       |             |       |   |           |
|                              | 90 Day      | 4.415 |   |           |
|                              | 12/14/24    | 4.340 |   |           |
|                              | 4 Week Avg. | 4.333 |   |           |



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.