



Best Values in the Market Today

3 Mo Corporate Cert @ 5.44%
 6 Mo Corporate Cert @ 5.42%
 9 Mo Corporate Cert @ 5.31%
 12 Mo Corporate Cert @ 5.21%
 24 Mo Corporate Cert @ 5.02%
 36 Mo Corporate Cert @ 4.81%

Market Watch - 4/24/2024

Investment Rates


Premier Investment Suite	>50,000,000	>10,000,000	>5,000,000	<5,000,000	Settlement
Prior Day's Rate	5.22	5.20	5.18	5.16	4.72
Prior Month Average	5.22	5.20	5.18	5.16	4.72
Plateau Rates	>5,000,000	>2,500,000	>1,000,000	<1,000,000	
Prior Day's Rate	5.17	5.14	5.11	5.08	
Prior Month Average	5.17	5.14	5.11	5.08	
Money Market Account	>30,000,000	>10,000,000	>5,000,000	>2,500,000	<2,500,000
Prior Day's Rate	5.37	5.37	5.37	5.37	5.37
Prior Month Average	5.37	5.37	5.37	5.37	5.37
Tiered - \$2 Million Min. - 3 Withdrawals/Month - 4:00 pm Cut-Off					
PLUS Account		Variable Account			
\$500,000 Minimum - 4 Withdrawals/Month	5.32	\$1,000 Minimum - 30 Day Notice			5.40
Prior Month Average	5.32	Prior Month Average			5.40
Certificate Rates		FLEX Investment Account			
Term	Monthly Pay Rate	A.P.Y.	\$500,000 Minimum-Transfers on Tuesdays Only		
(Days) 30	5.46	5.598	Prior Month Average		
60	5.45	5.587	March NCA Rate		
90	5.44	5.577	March PCC Rate		
120	5.43	5.569	February NCA Rate		
150	5.42	5.561	February PCC Rate		
180	5.42	5.552	January NCA Rate		
210	5.40	5.540	January PCC Rate		
240	5.37	5.504			
270	5.31	5.445			
		1 Million - 5 Million		Over 5 Million	
Term	Rate	A.P.Y.	Rate	A.P.Y.	Rate
1 yr	5.21	5.338	5.21	5.338	5.21
13 mo	5.18	5.250	5.18	5.250	5.18
18 mo	5.16	5.231	5.16	5.231	5.16
2 yr	5.02	5.079	5.02	5.079	5.02
3 yr	4.81	4.871	4.81	4.871	4.81
4 yr	4.76	4.813	4.76	4.813	4.76
5 yr	4.71	4.761	4.71	4.761	4.71

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 9522 - 2.00yr NC 6 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
4/25/2024	4/25/2024	10/25/2024	Semi-Annual	4/27/2026	2yr T + 10 bps	5.05%
Fixed Callable 9523 - 3.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
4/25/2024	4/25/2024	7/25/2024	Quarterly	4/26/2027	3yr T + 10 bps	4.89%
Fixed Callable 9524 - 4.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
4/25/2024	4/25/2024	7/25/2024	Quarterly	4/25/2028	4yr T + 10 bps	4.83%
Fixed Callable 9525 - 5.00yr NC 3 months						
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate
4/25/2024	4/25/2024	7/25/2024	Quarterly	4/25/2029	5yr T + 10 bps	4.77%
*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	5.61	5.61	6.11	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	5.81	5.81	Updated: 4/23/24 \$1,000,000 min 5.780	2 Year Floating Rate Term Loan Resets Quarterly on the 25th - O/R
Associate Member Settlement Loan		6.06		
Fixed Rate Term Loans*				 <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>
Term	\$20 Million+	\$10 Million+	< \$10 Million	
1 Month	5.91	5.91	5.91	
2 Month	5.90	5.90	5.90	
3 Month	5.89	5.89	5.89	
4 Month	5.89	5.89	5.89	
5 Month	5.90	5.90	5.90	
6 Month	5.92	5.92	5.92	
9 Month	5.96	5.96	5.96	
1 Year	6.16	6.16	6.16	
2 Year	6.17	6.17	6.17	
3 Year	N/A	N/A	N/A	
4 Year	N/A	N/A	N/A	
5 Year	N/A	N/A	N/A	

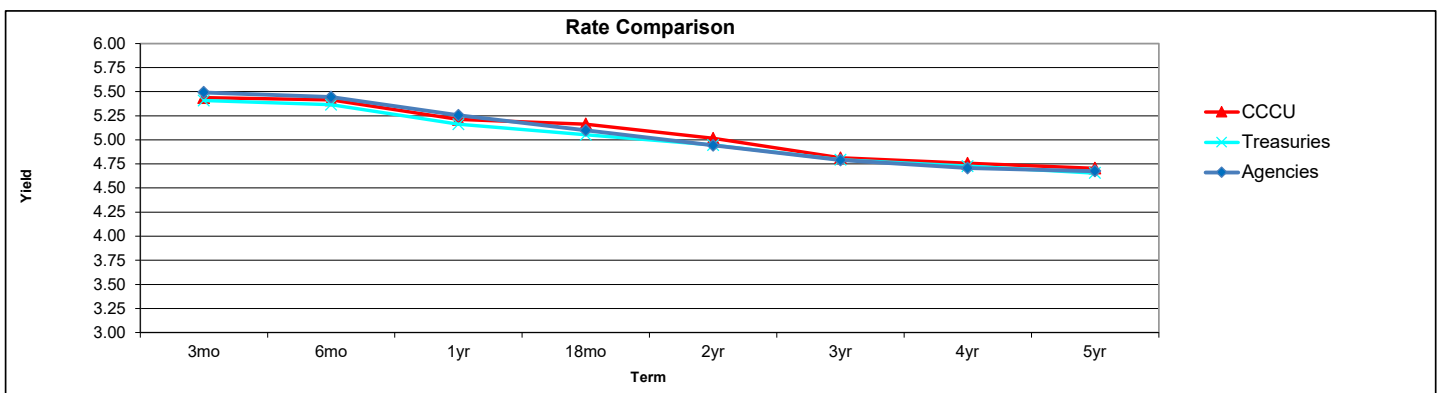
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

Economic News

(Bloomberg) 4/24/24 - President Joe Biden's recent polling bump in key battleground states has mostly evaporated as a deep current of pessimism about the trajectory of the US economy hurts his standing with voters. The April Bloomberg News/Morning Consult poll found Biden is ahead in just one of the seven states most likely to determine the outcome of his matchup with Donald Trump, leading Michigan by 2 percentage points. Biden trails the presumptive GOP nominee slightly in Pennsylvania and Wisconsin, and his deficit in Georgia, Arizona, Nevada and North Carolina is larger. ose results are largely a return to the previous state of the presidential race, before a strong State of the Union address appeared to power Biden in March to his best showing in the monthly poll since it began in October. The reversion comes as poll respondents offered a bleak near-term view of the economy, the issue that has consistently registered as their top concern at the ballot box. A majority of swing-state voters see worsening economic conditions in the coming months, with fewer than one in five saying they expect inflation and borrowing costs to be lower by the end of the year. Despite a resilient job market, only 23% of respondents said the employment rate would improve over the same time period. For undecided voters — a group crucial to Biden's effort to close the gap with Trump — the share who expect improvement on those economic factors was in the single digits. More than three quarters of poll respondents said the president is responsible for the current performance of the US economy, and nearly half said he was "very responsible." The poll has a margin of error of 1 percentage point across the seven states and was conducted April 8-15. While it was in the field, another higher-than-expected inflation report bolstered the case for the Federal Reserve to put off interest rate cuts, suggesting voters won't see a retreat in borrowing costs any time soon.

Market Indicators

Fed Funds Effective		5.33	Secured Overnight Financing Rate (SOFR)	5.31000
Fed Funds Target	07/26/23	5.25	30-Day Average SOFR	5.33002
Discount Rate	07/26/23	5.50	90-Day Average SOFR	5.34787
Prime Rate	07/26/23	8.50	180-Day Average SOFR	5.39028
M1 Change \$BLN		62.30	CME Term SOFR 1 Month	5.31816
M2 Change \$BLN		92.60	CME Term SOFR 3 Month	5.32445
S&P 7 Day Taxable Money Fund		3.14	CME Term SOFR 6 Month	5.28965
1 Yr CMT		5.14	CME Term SOFR 12 Month	5.18826
Treasuries:			Dow Jones IA	38,503.69
1 Year		5.16	NASDAQ	15696.64
2 Year		4.95	S&P 500	5070.55
3 Year		4.79	Oil	83.22
5 Year		4.66	Gold	2321.18
10 Year		4.63	Silver	27.262
30 Year		4.76	Canadian Exchange Rate	1.37
Treasury Bill Auction:				
90 Day		5.255		
04/22/24 180 Day		5.160		
4 Week Avg.		5.341		



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.