

Market Watch

2/6/2012

Best Values in the Market Today	
5 - Month Corporate Certificate @ 0.20%	
2 - Year SimpliCD @ 0.75%	
4 Year Corporate Callable @ 1.15%	



Investment Rates

Premier Account	>50,000,000	>10,000,000	>5,000,000	<5,000,000	Settlement	PLUS Account		
Prior Day's Rate	0.18	0.15	0.12	0.08	0.00	\$500,000 Minimum - 4 Withdrawals per Month	0.12	
Prior Month Average	0.18	0.15	0.12	0.08	0.00	Prior Month Average	0.12	
Plateau Rates	>5,000,000	>2,500,000	>1,000,000	<1,000,000		Variable Account		
Prior Day's Rate	0.10	0.07	0.06	0.05		\$1,000 Minimum - 30 Day Notice	0.18	
Prior Month Average	0.10	0.07	0.06	0.05		Prior Month Average	0.20	
Money Market Account	>30,000,000	>10,000,000	>5,000,000	>2,500,000	<2,500,000	LIBOR Investment Account		
Prior Day's Rate	0.24	0.19	0.14	0.09	0.01	\$500,000 Minimum-Transfers on Tuesdays Only	0.13	
Prior Month Average	0.24	0.19	0.14	0.09	0.01	Prior Month Average	0.15	
Tiered - \$2 Million Minimum - 3 Withdrawals per Month - 3:00pm cutoff						January NCA Rate		0.20
						January PCC Rate		1.20

December NCA Rate	0.20
December PCC Rate	3.20
November NCA Rate	0.20
November PCC Rate	1.20

Certificate Rates

Term	Rate	APY	100K Minimum			1 Million - 5 Million		Over 5 Million	
			Term	Rate	A.P.Y.	Rate	A.P.Y.	Rate	A.P.Y.
(Days) 30	0.18	0.180	1 yr	0.22	0.220	0.23	0.230	0.24	0.240
60	0.18	0.180	13 mo	0.23	0.228	0.25	0.248	0.26	0.258
90	0.19	0.190	18 mo	0.27	0.268	0.29	0.288	0.30	0.298
120	0.19	0.194	2 yr	0.34	0.336	0.36	0.356	0.38	0.376
150	0.20	0.198	3 yr	0.56	0.556	0.58	0.577	0.60	0.597
180	0.20	0.201	4 yr	0.80	0.804	0.82	0.824	0.84	0.844
210	0.20	0.204	5 yr	1.04	1.046	1.06	1.066	1.08	1.086
240	0.21	0.207	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.						
270	0.22	0.221							

SimpliCD Rates

1:00pm CT deadline

Term	\$100,000	\$500,000	\$1,000,000
6 Months	0.12	0.06	0.06
9 Months	0.20	0.08	0.03
1.0 Year	0.40	0.35	0.30
1.5 Years	0.45	0.43	0.34
2.0 Years	0.75	0.70	0.65
2.5 Years	0.50	0.00	0.00
3.0 Years	0.95	0.85	0.72
3.5 Years	0.00	0.00	0.00
4.0 Years	1.01	0.00	0.00
5.0 Years	1.30	1.15	1.10

Structured Products

Offering #	FC7910	FC7911	FC7912	FC7913
Rate*	0.50%	0.72%	1.15%	1.45%
Term	2.00 year	3.00 year	4.00 year	5.00 year
Call Term	1 year	1 year	6 months	6 months
Closing	2/15/2012	2/15/2012	2/15/2012	2/15/2012
Settle Date	2/15/2012	2/15/2012	2/15/2012	2/15/2012
First Call	2/15/2013	2/15/2013	8/15/2012	8/15/2012
Callable	Quarterly	Quarterly	Quarterly	Quarterly
Maturity	2/14/2014	2/13/2015	2/12/2016	2/15/2017
Spread	2yrT+27ps	3yrT+40bps	4yrT+61bps	5yrT+67bps

*Structured Products close at 11:00 am CT on the closing dates listed

Liquidity Rates

Premier	Managed	Prior Month Average	Automatic Loan	Term	20 Million+	10 Million+	< 10 Million
Full Members	1.00	1.00	2.50	1 Month	0.43	0.53	0.63
				2 Month	0.43	0.53	0.63
				3 Month	0.44	0.54	0.64
				4 Month	0.44	0.54	0.64
				5 Month	0.48	0.58	0.68
				6 month	0.50	0.60	0.70
				9 month	0.52	0.62	0.72
				1 year	0.52	0.62	0.72
				*Available to Full Members only			

Fixed Rate Term Loans*

Settlement Loan	Prior Month Average	LIBOR Loan - Tuesdays*
Full Members	1.20	Updated: 1/31/2011
		\$1,000,000+ 0.725
		\$10,000,000+ 0.623
		\$20,000,000+ 0.522
		*Available to Full Members only

Market Indicators

Fed Funds Effective	0.11
Fed Funds Target (12/16/08)	0.25
Discount Rate (02/19/10)	0.75
Prime Rate (12/17/08)	3.25
M1 Change \$BLN (1/23/12)	13.20
M2 Change \$BLN (1/23/12)	4.50
1 Yr CMT	0.14
Dow Jones IA	12,821.32
1 Month LIBOR	0.25975
3 Month LIBOR	0.52325
6 Month LIBOR	0.76875
Treasuries:	
1 Year	0.12
2 Year	0.23
3 Year	0.32
5 Year	0.78
10 Year	1.94
Treasury Bill Auction:	
1/30/2012 90 Day	0.050
180 Day	0.075

*All rates are indications and are subject to change without notice. Contact Corporate Central's Investment Department at (800) 242-4747 for more information.

Loan rates for Tier 2 credit will be priced at posted level plus 100 basis points