



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 @ 4.83%

Market Watch - 4/22/2024

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

PLUS Account	Variable Account
\$500,000 Minimum - 4 Withdrawals/Month	\$1,000 Minimum - 30 Day Notice
Prior Month Average	Prior Month Average
5.32	5.40
5.32	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	5.599	Prior Month Average	
60	5.45	5.588	March NCA Rate	
90	5.44	5.578	March PCC Rate	
120	5.43	5.569	February NCA Rate	
150	5.42	5.560	February PCC Rate	
180	5.42	5.551	January NCA Rate	
210	5.40	5.539	January PCC Rate	
240	5.37	5.503		
270	5.31	5.444		

Term	Rate	A.P.Y.	1 Million - 5 Million		Over 5 Million	
			Rate	A.P.Y.	Rate	A.P.Y.
1 yr	5.21	5.337	5.21	5.337	5.21	5.337
13 mo	5.18	5.251	5.18	5.251	5.18	5.251
18 mo	5.17	5.233	5.17	5.233	5.17	5.233
2 yr	5.02	5.084	5.02	5.084	5.02	5.084
3 yr	4.83	4.891	4.83	4.891	4.83	4.891
4 yr	4.78	4.837	4.78	4.837	4.78	4.837
5 yr	4.72	4.778	4.72	4.778	4.72	4.778

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							
<u>Closing*</u>	<u>Settle Date</u>	<u>First Call</u>	<u>Callable</u>	<u>Maturity</u>	<u>Spread</u>	<u>Rate</u>	
4/25/2024	4/25/2024	10/25/2024	Semi-Annual	4/27/2026	2yr T + 10 bps	5.07%	
Fixed Callable 9523 - 3.00yr NC 3 months							
<u>Closing*</u>	<u>Settle Date</u>	<u>First Call</u>	<u>Callable</u>	<u>Maturity</u>	<u>Spread</u>	<u>Rate</u>	
4/25/2024	4/25/2024	7/25/2024	Quarterly	4/26/2027	3yr T + 10 bps	4.91%	
Fixed Callable 9524 - 4.00yr NC 3 months							
<u>Closing*</u>	<u>Settle Date</u>	<u>First Call</u>	<u>Callable</u>	<u>Maturity</u>	<u>Spread</u>	<u>Rate</u>	
4/25/2024	4/25/2024	7/25/2024	Quarterly	4/25/2028	4yr T + 10 bps	4.85%	
Fixed Callable 9525 - 5.00yr NC 3 months							
<u>Closing*</u>	<u>Settle Date</u>	<u>First Call</u>	<u>Callable</u>	<u>Maturity</u>	<u>Spread</u>	<u>Rate</u>	
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

*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.

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: 4/16/24 \$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*						
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 & 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	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	6.17	6.17	6.17			
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			

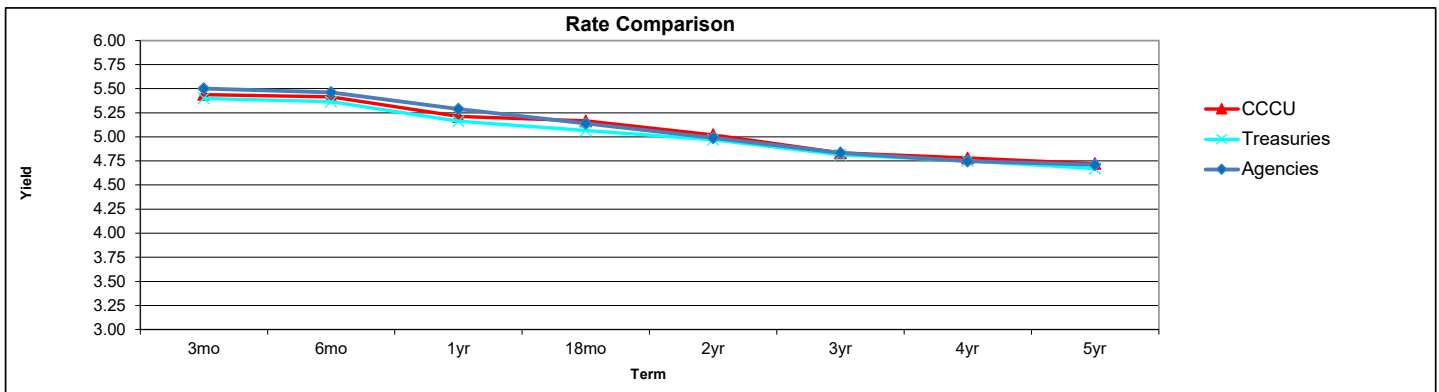
Loan rates for Tier 2 credit will be priced at posted level plus 50 basis points

Economic News

(Bloomberg) 4/22/24 - US equity futures gained as investors' focus shifted from Middle East tensions to a raft of company earnings scheduled for this week, including four of the "Magnificent Seven" cohort of tech megacaps that have dominated the past year's bull market. S&P 500 futures advanced by about 0.6% after the US gauge recorded its worst week since March 2023. Demand for havens eased as traders took comfort from the absence of further escalation from Iran following Israel's retaliatory strike. A Bloomberg dollar index was steady while the yield on 10-year US Treasury yields rose three basis points. Oil and gold both fell. Robust earnings from Corporate America will pull the S&P 500 Index out of its latest morass, despite rising concerns about a significant jump in bond yields, according to Bloomberg's latest Markets Live Pulse survey. Nearly two-thirds of 409 respondents said they expect earnings to give the US equity benchmark a boost. That's the highest vote of confidence for corporate profits since the poll began asking the question in October 2022. Profits for the seven biggest growth companies in the S&P 500 — Apple, Microsoft, Alphabet, Amazon.com Inc., Nvidia Corp., Meta and Tesla — are on course to surge 38% in the first quarter, according to Bloomberg Intelligence. When excluding them, the rest of the benchmark index's profits are anticipated to shrink by 3.9%. Traders are also recalibrating their positions after a solid run of US data forced the Fed to reset the clock on its first interest rate cut. Data prints later in the week are likely to help finesse policy bets, with both US growth and the Fed's preferred measure of inflation due.

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	5.32999
Discount Rate	07/26/23	5.50	90-Day Average SOFR	5.34787
Prime Rate	07/26/23	8.50	180-Day Average SOFR	5.39022
M1 Change \$BLN		-42.90	CME Term SOFR 1 Month	5.31571
M2 Change \$BLN		-6.60	CME Term SOFR 3 Month	5.32294
S&P 7 Day Taxable Money Fund		3.14	CME Term SOFR 6 Month	5.29803
1 Yr CMT		5.17	CME Term SOFR 12 Month	5.21604
Treasuries:			Dow Jones IA	37,986.40
	1 Year	5.16	NASDAQ	15282.01
	2 Year	4.97	S&P 500	4967.23
	3 Year	4.81	Oil	82.89
	5 Year	4.67	Gold	2340.07
	10 Year	4.63	Silver	27.404
	30 Year	4.73	Canadian Exchange Rate	1.37
Treasury Bill Auction:				
	90 Day	5.250		
04/22/24	180 Day	5.155		
	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@corpcu.com.

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