



## Best Values in the Market Today

3 Mo Corporate Cert @ 5.35%  
 6 Mo Corporate Cert @ 5.19%  
 9 Mo Corporate Cert @ 5.02%  
 12 Mo Corporate Cert @ 4.86%  
 24 Mo Corporate Cert @ 4.45%  
 36 Mo Corporate Cert @ 4.26%

## Market Watch - 7/26/2024

### Investment Rates

Premier Investment Suite	>50,000,000	>10,000,000	>5,000,000	<5,000,000	Settlement
Prior Day's Rate	5.20	5.18	5.16	5.14	4.70
Prior Month Average	5.21	5.19	5.17	5.15	4.71

Plateau Rates	>5,000,000	>2,500,000	>1,000,000	<1,000,000
Prior Day's Rate	5.15	5.12	5.09	5.06
Prior Month Average	5.16	5.13	5.10	5.07

Money Market Account	>30,000,000	>10,000,000	>5,000,000	>2,500,000	<2,500,000
Prior Day's Rate	5.36	5.36	5.36	5.36	5.36
Prior Month Average	5.36	5.36	5.36	5.36	5.36

PLUS Account		Variable Account	
\$500,000 Minimum - 4 Withdrawals/Month	5.30	\$1,000 Minimum - 30 Day Notice	5.38
Prior Month Average	5.31	Prior Month Average	5.39

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	
(Days) 30	5.37	5.499	Prior Month Average	
60	5.36	5.488	July NCA Rate	
90	5.35	5.478	July PCC Rate	
120	5.29	5.423	June NCA Rate	
150	5.24	5.368	June PCC Rate	
180	5.19	5.313	May NCA Rate	
210	5.09	5.210	May PCC Rate	
240	5.04	5.153		
270	5.02	5.142		

		1 Million - 5 Million		Over 5 Million	
Term	Rate	A.P.Y.	Rate	A.P.Y.	Rate
1 yr	4.86	4.971	4.86	4.971	4.86
13 mo	4.81	4.865	4.81	4.865	4.81
18 mo	4.70	4.759	4.70	4.759	4.70
2 yr	4.45	4.495	4.45	4.495	4.45
3 yr	4.26	4.305	4.26	4.305	4.26
4 yr	4.19	4.233	4.19	4.233	4.19
5 yr	4.14	4.187	4.14	4.187	4.14

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 9550 - 2.00yr NC 6 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
8/15/2024	8/15/2024	2/18/2025	Semi-Annual	8/17/2026	2yr T + 10 bps	4.50%	

Fixed Callable 9551 - 3.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
8/15/2024	8/15/2024	11/15/2024	Quarterly	8/16/2027	3yr T + 10 bps	4.31%	


Fixed Callable 9552 - 4.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
8/15/2024	8/15/2024	11/15/2024	Quarterly	8/15/2028	4yr T + 10 bps	4.24%	

Fixed Callable 9553 - 5.00yr NC 3 months							
Closing*	Settle Date	First Call	Callable	Maturity	Spread	Rate	
8/15/2024	8/15/2024	11/15/2024	Quarterly	8/15/2029	5yr T + 10 bps	4.19%	

\*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		5.60	5.60		6.10	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	
Full Members		5.80		Updated: 7/23/24 \$1,000,000 min 5.770		Resets with Prime - O/R 2 Year Floating Rate Term Loan Resets Quarterly on the 25th - O/R	
Associate Member Settlement Loan			6.05				
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	5.82	5.82	5.82				
2 Month	5.81	5.81	5.81				
3 Month	5.80	5.80	5.80				
4 Month	5.75	5.75	5.75				
5 Month	5.72	5.72	5.72				
6 Month	5.69	5.69	5.69				
9 Month	5.67	5.67	5.67				
1 Year	5.70	5.70	5.70				
2 Year	5.60	5.60	5.60				
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

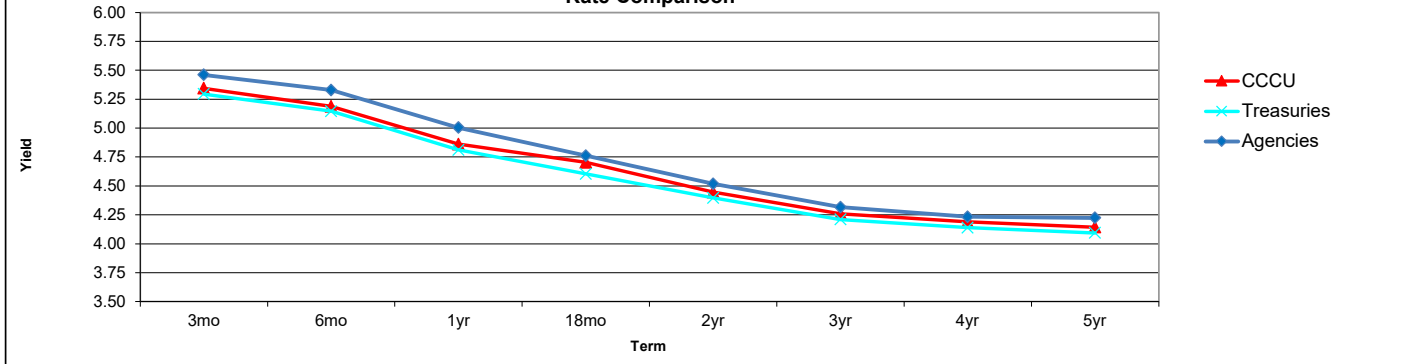
## Economic News

(Bloomberg) 7/26/24 - Stock futures rose and bond yields fell after the latest inflation reading did little to alter bets the Federal Reserve will be able to cut rates in September. Equities climbed in early New York trading after data showed the Fed's preferred measure of underlying US inflation rose at a mild pace in June and consumer spending remained firm — encouraging signs for officials looking to cool inflation without breaking the economy. Treasury yields saw mild declines across the US curve and the dollar fluctuated. The Fed is likely to signal next week its plans to cut rates in September, according to economists surveyed by Bloomberg News. Nearly three-quarters of respondents say the US central bank will use the July 30-31 gathering to set the stage for a quarter-point cut. They're divided, however, about how policymakers will do so. S&P 500 futures rose 0.7%, with tech leading gains after this week's selloff. Treasury 10-year yields slid two basis points to 4.22%. The Federal Reserve's preferred measure of underlying US inflation rose at a tame pace in June and consumer spending remained healthy, encouraging signs for officials looking to cool inflation without breaking the economy. The core personal consumption expenditures price index, which strips out volatile food and energy items, increased 0.2% from May. From a year ago, it rose 2.6%, according to Bureau of Economic Analysis data out Friday. Inflation-adjusted consumer spending rose 0.2%, while May's increase was revised higher. Treasuries rallied and stock futures remained higher as the inflation data came in mostly as expected, even as quarterly data Thursday suggested past figures might have been revised higher. May's core PCE inflation reading was revised slightly higher but remained at 0.1% on a rounded basis.

## Market Indicators

Fed Funds Effective		5.33	Secured Overnight Financing Rate (SOFR)	5.35000
Fed Funds Target	07/26/23	5.25	30-Day Average SOFR	5.34982
Discount Rate	07/26/23	5.50	90-Day Average SOFR	5.36017
Prime Rate	07/26/23	8.50	180-Day Average SOFR	5.38974
M1 Change \$BLN		40.60	CME Term SOFR 1 Month	5.34670
M2 Change \$BLN		73.00	CME Term SOFR 3 Month	5.25537
S&P 7 Day Taxable Money Fund		2.30	CME Term SOFR 6 Month	5.09145
1 Yr CMT		4.83	CME Term SOFR 12 Month	4.75290
Treasuries:			Dow Jones IA	39,935.07
1 Year		4.81	NASDAQ	17181.72
2 Year		4.40	S&P 500	5399.22
3 Year		4.21	Oil	77.88
5 Year		4.09	Gold	2379.19
10 Year		4.22	Silver	27.898
30 Year		4.47	Canadian Exchange Rate	1.38
Treasury Bill Auction:				
90 Day		5.190		
07/22/24	180 Day	4.990		
	4 Week Avg.	5.080		

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](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.