alloya®
Corporate Federal Credit Union

RatesToday

January 4, 2024

For more information or to place an order, call **800-782-2431, option 4.**

Capitalized Member Overnight Account Rates

Previous Business Day Rates

Active Transaction Acct[1]

Tier	Rate	Mtd
Transaction	1.25%	1.25%
0 - 1 mm	4.65%	4.65%
1 - 5 mm	4.70%	4.70%
5 - 10 mm	4.80%	4.80%
10 - 40 mm	5.15%	5.15%
40+ mm	5.45%	5.45%

[1] Includes the S022/S062 accounts

Effortless Transaction Acct[2]

Tier	Rate	Mtd
0 - 1 mm	4.31%	4.31%
1 - 5 mm	4.36%	4.36%
5 - 10 mm	4.45%	4.45%
10 - 40 mm	4.76%	4.76%
40+ mm	5.03%	5.03%

[2] Includes the S410 account

Active Excess Balance Account (EBA)

Tier	Rate	Mtd
0 - 1 mm	4.67%	4.67%
1 - 5 mm	4.72%	4.72%
5 - 10 mm	4.82%	4.82%
10 - 40 mm	5.17%	5.17%
40+ mm	5.45%	5.45%

News

Overnight Accounts, Term Deposits
Shares at Alloya Corporate FCU are federally insured by NCUA up to $250,000 and backed by the full faith and credit of the United States Government. For more information, visit www.ncua.gov

Fixed Certificate Rates

Term	100,000	1,000,000	5,000,000
3 mo.	5.38%	5.38%	5.38%
6 mo.	5.21%	5.21%	5.21%
9 mo.	5.06%	5.06%	5.06%
1 yr.	4.85%	4.85%	4.85%
18 mo.	4.48%	4.48%	4.48%
2 yr.	4.38%	4.38%	4.38%
30 mo	4.26%	4.26%	4.26%
3 yr.	4.15%	4.15%	4.15%
4 yr.	4.11%	4.11%	4.11%
5 yr.	4.03%	4.03%	4.03%

SimpliCD Rates

Premier PORTFOLIO

Access **SimpliCD Rates** behind Premier Portfolio where you can make online CD trades quickly and easily. To learn more, click the Premier Portfolio logo above.

Access the SimpliCD Rate Sheet on Premier View

Loan Rates

Call **800-342-4328** or **800-782-2431, option 3**

Term	Rate
Settlement	6.96%
Short-term (016)	6.64%
1 mo.	6.63%
3 mo.	6.58%
6 mo.	6.53%
1 yr.	5.98%
2 yr.	5.53%
5 yr.	5.10%

Please call for rates on terms up to 10 years. CUSO and under capitalized member rates may vary. All rates are subject to change at any time.

U.S. Treasury Rates

Term	Rate
3 mo.	5.39%
6 mo.	5.27%
1 yr.	4.83%
2 yr.	4.37%
3 yr.	4.14%
5 yr.	3.96%
10 yr.	3.99%
30 yr.	4.14%

CIF Rates [1]

Term	Rate
90 Day Notice	5.38%
6 mo.	5.21%
1 yr.	4.85%
1.5 yr.	4.48%
2 yr.	4.38%
3 yr.	4.15%

[1] Half the interest gets allocated to the NCUF

Market Indications

Prime Rate	8.500%	**Fed Funds Open**	5.500%	**1 yr CMT**	4.81%

Securities will be offered through your ISI Representative of Alloya Investment Services*
ISI is a member FINRA, SIPC

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