



# HIGH-YIELD SAVINGS ACCOUNTS

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regulations and interest rate policies as common characteristics of the relatively successful experiments in financial sector liberalization Recent theoretical developments help to explain why interest rates in free markets for bank credit may fall short of market clearing levels or may rise to risky levels with adverse consequences for financial institutions and the economy at large To prevent such outcomes macro economic stabilization and improved bank supervision should generally precede complete removal of control on bank interest rates      Financial Disclosure Reports of Members of the U.S. House of Representatives for the Period Between January 1, 2008 and December 31, 2008 United States. Congress House,2009

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