# High Yield Savings vs. CDs

Interest rate may increase or decrease over time

Funds can be added and/or withdrawn at any time Competitive interest rates

No risk of loss from market fluctuation

Balances are FDIC insured\* Interest rate is constant throughout the selected term

Funds cannot be added or withdrawn early without incurring a penalty

\*The standard deposit insurance amount is \$250,000 per depositor, per FDIC-insured bank, per ownership category.



# **High Yield Savings Cd Rates Price**

J.K. Lasser Institute

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