

Best CD Rates for August 2023

This week: CD rates hold high, but stable for most banks, with many APYs over 5%.

Showing results for:

Zip: 77058Deposit Amount: \$1,000

Putting away your money in a certificate of deposit is a low-risk, guaranteed way to earn a return at a fixed rate over time.

You'll find the best CD rates at online-only banks and credit unions. And the rates aren't changing much right now. Most banks have rates over 5% annual percentage yield for short-term CDs of one year or less, while longer-term CDs have rates around 4% APY. Many CD APYs are outpacing high-yield savings accounts right now.

If you're waiting to see where CD rates go before making a deposit, experts say rates could be at peak highs, so there's not a huge reason to hold off. The benefit of a CD is that your savings get a steady yield for the entire term, no matter which way the economy goes or if interest rates decline.

Here are the best CD rates, the banks that offer them and what to know before opening a CD account.

Best CD rates

Bank or credit union	6-month	1-year	3-year	5-year
Alliant Credit Union	4.75%	5.15%	4.45%	4.35%

Cd Rates Ai Tools This Week

Kathleen Armour



Cd Rates Ai Tools This Week:

Adopting the Melody of Phrase: An Emotional Symphony within **Cd Rates Ai Tools This Week**

In a world eaten by displays and the ceaseless chatter of instantaneous communication, the melodic elegance and psychological symphony created by the published term usually fade into the background, eclipsed by the relentless noise and disturbances that permeate our lives. But, situated within the pages of **Cd Rates Ai Tools This Week** an enchanting literary treasure overflowing with organic feelings, lies an immersive symphony waiting to be embraced. Constructed by an elegant musician of language, this charming masterpiece conducts readers on a mental trip, well unraveling the concealed tunes and profound influence resonating within each carefully crafted phrase. Within the depths of the touching assessment, we will investigate the book's main harmonies, analyze their enthralling publishing design, and surrender ourselves to the profound resonance that echoes in the depths of readers' souls.

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