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They have a much higher interest rate than traditional savings accounts.

The money you put in is super safe.

You can access the money at any time.



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The interest rate can change at any time.

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Mortgage Discounts United States. Department of Housing and Urban Development, 1967 *Mortgage Discounts, a Report by the Department of Housing and Urban Development (pursuant to the Request of the Conferees on Public Law 89-566, the FNMA Amendments of 1966)* United States. Congress. Senate. Committee on Banking and Currency, 1967

To Eliminate Unsound Competition for Savings and Time Deposits United States. Congress. House. Committee on Banking and Currency, 1966 H R 14026 a bill to prohibit insured banks from issuing negotiable interest bearing or discounted notes certificates of deposit or other evidences of indebtedness *5-year Outer Continental Shelf Oil and Gas Leasing*

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