

CD vs High Yield Savings Account

	CD	HYSA
Offers higher interest rate than regular savings accounts	Yes	Yes
Considered to be low risk	Yes	Yes
Length of time you are unable to access your money without penalties	Typically one month to ten years, depending on length of CD	HYSAs have no time requirements
Availability	Offered by most banks, credit unions, and financial institutions	Available only at certain banks, many of which are online only

High Yield Savings Cover Letter Guide

Liyong Dong



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