High-Yield Savings Account Features

FEATURES	DESCRIPTION			
Interest Rates	Calculated Daily and Compounded Monthly, Boosts Savings Over Time Influenced by Multiple Factors			
Account Types	Online Banks, Traditional Banks, and Credit Unions Offer Competitive Rates			
Accessibility	ATM Access and Mobile/Online Banking Features ATM Fees and Federal Regulation D Limits May Apply			
Fees and Minimum Balance	Monthly Fees, Waived if Requirements Met Fees for Excessive Withdrawals or Transfers Minimum Balance Requirements to Earn Advertised Interest or Avoid Fees			



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United States. Congress. Joint Economic Committee

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