

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%

Icloud Cd Rates This Week

Raffaela Di Napoli

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

iCloud Cd Rates This Week:

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Billboard ,2011-04-02 In its 114th year Billboard remains the world s premier weekly music publication and a diverse digital events brand content and data licensing platform Billboard publishes the most trusted charts and offers unrivaled reporting about the latest music video gaming media digital and mobile entertainment issues and trends

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