

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

Sabine Zange



Cd Rates Ai Tools This Week:

The Enigmatic Realm of **Cd Rates Ai Tools This Week**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing lacking extraordinary. Within the captivating pages of **Cd Rates Ai Tools This Week** a literary masterpiece penned by a renowned author, readers set about a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of people who partake in its reading experience.

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