

# High-Yield Savings Account Features

| FEATURES                 | DESCRIPTION                                                                                                                                                                                                                       |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Rates           | <ul style="list-style-type: none"><li>• Calculated Daily and Compounded Monthly, Boosts Savings Over Time</li><li>• Influenced by Multiple Factors</li></ul>                                                                      |
| Account Types            | <ul style="list-style-type: none"><li>• Online Banks, Traditional Banks, and Credit Unions Offer Competitive Rates</li></ul>                                                                                                      |
| Accessibility            | <ul style="list-style-type: none"><li>• ATM Access and Mobile/Online Banking Features</li><li>• ATM Fees and Federal Regulation D Limits May Apply</li></ul>                                                                      |
| Fees and Minimum Balance | <ul style="list-style-type: none"><li>• Monthly Fees, Waived if Requirements Met</li><li>• Fees for Excessive Withdrawals or Transfers</li><li>• Minimum Balance Requirements to Earn Advertised Interest or Avoid Fees</li></ul> |

# High Yield Savings Prices

**Albert Shaw**



## High Yield Savings Prices:

*Savings Interest Rates, Inflation, and the Elderly* United States. Congress. House. Select Committee on Aging. Subcommittee on Housing and Consumer Interests, 1979      **How Do High Interest Rates Affect Banks** Romain Bouis, Sumaiyah R Mirza, Erlend Nier, 2025-09-26 This paper examines empirically how the effect of interest rates on the three components of bank profits loan loss provisions net interest margin and non interest income varies depending on bank characteristics and the macroprudential policy environment A new finding is that higher interest rates lead to larger loan loss provisions for banks offering flexible rate loans but that this effect is attenuated when macroprudential borrower based measures have been tight in preceding years Tighter macroprudential settings also reduce the effect of higher unemployment on loan loss provisions recorded by banks and thereby the negative impact of unemployment on profitability Moreover we find significant heterogeneity across banks banks with strong risk appetite that extend loans at flexible rates are adversely affected by higher interest rates as the effect on loan losses dominates the effect on the interest margin while the profitability of other banks benefits on average from higher interest rates      **The American Review of Reviews** , 1913  
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