

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%

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L Reisser



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Whispering the Secrets of Language: An Mental Quest through **Icloud Cd Rates This Week**

In a digitally-driven earth wherever monitors reign supreme and instant transmission drowns out the subtleties of language, the profound secrets and mental subtleties hidden within phrases often go unheard. However, situated within the pages of **Icloud Cd Rates This Week** a fascinating literary value pulsating with fresh thoughts, lies a fantastic quest waiting to be undertaken. Written by a skilled wordsmith, that wonderful opus invites visitors on an introspective trip, lightly unraveling the veiled truths and profound affect resonating within ab muscles cloth of each and every word. Within the mental depths of the moving evaluation, we shall embark upon a honest exploration of the book is key themes, dissect its charming writing design, and succumb to the strong resonance it evokes deep within the recesses of readers hearts.

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