

# 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 Ideas Tutorial

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## High Yield Savings Ideas Tutorial:

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[The Complete Guide to Investing in Bonds and Bond Funds](#) Martha Maeda, 2009

Bonds have long been a stalwart of investment. More than 100 billion was invested in municipal bonds alone in 2006. Now, with the economy a little less certain than it has been in recent decades, the demand for a secure place to invest money has led to resurgence in interest in the use of bonds for many investors. Because there are many peculiarities in bond investment, you must have a basic understanding of the market, the bond issuer, how to measure rates of return, and how to maximize those rates. This book provides anyone who has never invested in bonds before the ideal handbook to start investing in and earning massive returns from bonds. You will learn everything the savvy investor needs to effectively turn a high-risk portfolio into a constantly growing, steadily developing source of wealth. You will learn how bonds operate on a very basic level, including the numerous different kinds of bonds and how bond funds can be a highly lucrative option. You will learn the fundamental differences between government, municipal, and corporate bonds and how much of a return you can expect from each. You will learn the basic methods of valuation and yield that bonds are measured by and how you can evaluate bonds with three basic steps. You will be guided through determining the face value, coupon rate, and sale price of a bond, as well as the ratings, insurance, maturity, callability, and taxes that might be associated with it. The importance of interest rates, inflation, and supply and demand in affecting the yield of your bonds will be detailed as well to ensure you make a careful investment. In addition to a comprehensive guide on the many options and methods of investing in bonds, dozens of interviews with financial gurus from around the nation have been conducted to provide critical, real-world advice on how to successfully invest your money into bonds. You will be shown the risk-free methods by which to invest in bonds, making low-interest returns on U.S. government bonds, as well as the higher-risk methods that will allow you to make great returns by investing in industrial and corporate bonds. You will learn how to look overseas for even more lucrative options and how to measure the risk of your bonds based on the debt in which you are investing and the callability of any one bond issuer. You will be shown how to effectively balance your portfolio to include bonds without ignoring the necessity and place for other investments. For any investor who has been agonizing over how to safely invest money for a high return, this book is for you, guiding you through the complex but rewarding world of bond investments.

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