# High-Yield Savings Account Features

FEATURES	DESCRIPTION
Interest Rates	Calculated Daily and Compounded Monthly, Boosts Savings Over Time     Influenced by Multiple Factors
Account Types	Online Banks, Traditional Banks, and Credit Unions Offer Competitive Rates
Accessibility	ATM Access and Mobile/Online Banking Features     ATM Fees and Federal Regulation D Limits May Apply
Fees and Minimum Balance	Monthly Fees, Waived if Requirements Met     Fees for Excessive Withdrawals or Transfers     Minimum Balance Requirements to Earn Advertised Interest or Avoid Fees



# **High Yield Savings Prices**

**Jin-Ying Zhang** 

# **High Yield Savings Prices:**

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

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