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 Gredit Union	4.75%	5.15%	4.45%	4.35%

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Jin-Ying Zhang

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Table of Contents Snapchat Cd Rates This Week

- 1. Understanding the eBook Snapchat Cd Rates This Week
 - The Rise of Digital Reading Snapchat Cd Rates This Week
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Snapchat Cd Rates This Week
 - Exploring Different Genres
 - $\circ\,$ Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Snapchat Cd Rates This Week
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Snapchat Cd Rates This Week
 - Personalized Recommendations
 - Snapchat Cd Rates This Week User Reviews and Ratings
 - Snapchat Cd Rates This Week and Bestseller Lists
- 5. Accessing Snapchat Cd Rates This Week Free and Paid eBooks
 - Snapchat Cd Rates This Week Public Domain eBooks
 - Snapchat Cd Rates This Week eBook Subscription Services
 - Snapchat Cd Rates This Week Budget-Friendly Options
- 6. Navigating Snapchat Cd Rates This Week eBook Formats
 - o ePub, PDF, MOBI, and More
 - Snapchat Cd Rates This Week Compatibility with Devices
 - Snapchat Cd Rates This Week Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Snapchat Cd Rates This Week
 - Highlighting and Note-Taking Snapchat Cd Rates This Week
 - Interactive Elements Snapchat Cd Rates This Week
- 8. Staying Engaged with Snapchat Cd Rates This Week

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Snapchat Cd Rates This Week
- 9. Balancing eBooks and Physical Books Snapchat Cd Rates This Week
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Snapchat Cd Rates This Week
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Snapchat Cd Rates This Week
 - Setting Reading Goals Snapchat Cd Rates This Week
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Snapchat Cd Rates This Week
 - Fact-Checking eBook Content of Snapchat Cd Rates This Week
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - o Utilizing eBooks for Skill Development
 - $\circ \ Exploring \ Educational \ eBooks$
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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