# High-Yield Savings Account Features

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



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