

# The Best 6-Month CD Rates by State

**GO** BankingRates

| State | APY  | Institution                                      | Multiple Institutions |
|-------|------|--|-----------------------|
| CA    | 5.13 | Pacific City Bank                                |                       |
| MA    | 1.35 | Service Credit Union                             |                       |
| SC    | 1.15 | CoastalStates Bank                               |                       |
| IA    | 1.1  | Bankers Trust Company                            |                       |
| NY    | 1.1  | Lomto Credit Union                               |                       |
| CO    | 1.08 | Mile High Banks                                  |                       |
| AL    | 1.07 | Nexity Bank                                      |                       |
| CT    | 1.06 | Suma Yonkers Credit Union                        |                       |
| GA    | 1.00 | Georgia Primary Bank                             | ✓                     |
| NC    | 1.00 | State Employees Credit Union North Carolina      | ✓                     |
| NJ    | 1.00 | Bogota Savings Bank                              |                       |
| OH    | 1.00 | Cintel Credit Union                              |                       |
| TX    | 1.00 | Cen Tex Manufacturing Credit Union               | ✓                     |
| WI    | 1.00 | Connexus Credit Union                            |                       |
| FL    | 0.95 | Doral Bank                                       |                       |
| OK    | 0.93 | Golden Eagle Credit Union                        |                       |
| HI    | 0.90 | Kauai Community Federal Credit Union             |                       |
| VA    | 0.90 | Mosaic Credit Union                              |                       |
| TN    | 0.87 | Peoples State Bank of Commerce                   |                       |
| UT    | 0.87 | Holladay Bank and Trust                          |                       |
| MN    | 0.85 | City-County Credit Union                         | ✓                     |
| IL    | 0.80 | The National Republic Bank of Chicago            |                       |
| IN    | 0.80 | Indianapolis Newspaper Credit Union              |                       |
| LA    | 0.80 | Investar Bank                                    |                       |
| KS    | 0.75 | Peoples State Bank Kansas                        |                       |
| MO    | 0.75 | Missouri Electric Cooperatives Empl Credit Union | ✓                     |
| NV    | 0.75 | Beal Bank USA                                    |                       |
| WA    | 0.75 | America's Credit Union                           |                       |
| AR    | 0.60 | Carter Federal Credit Union                      |                       |
| KY    | 0.60 | General Electric Credit Union                    | ✓                     |
| MI    | 0.60 | Detroit Metropolitan Credit Union                |                       |
| NE    | 0.60 | Metro Health Services Credit Union               |                       |
| WV    | 0.60 | West Virginia Central Credit Union               |                       |
| DE    | 0.55 | Barclays Bank                                    |                       |
| MS    | 0.55 | First Bank and Trust                             | ✓                     |
| NM    | 0.51 | The Florist Credit Union                         |                       |
| AK    | 0.50 | MAC Federal Credit Union                         |                       |
| AZ    | 0.50 | Gold Water Bank                                  | ✓                     |
| MD    | 0.50 | Allegany Co Teachers Credit Union                | ✓                     |
| NH    | 0.50 | Optima Bank                                      | ✓                     |
| RI    | 0.50 | Greenwood Credit Union                           | ✓                     |
| ID    | 0.45 | Cottonwood Community Credit Union                |                       |
| MT    | 0.45 | Gateway Community FCU                            |                       |
| ND    | 0.45 | Northern Tier Credit Union                       |                       |
| VT    | 0.45 | Trustco Bank                                     |                       |
| ME    | 0.41 | K V Federal Credit Union                         |                       |
| SD    | 0.40 | Dakotaland Federal Credit Union                  |                       |
| OR    | 0.35 | HAPO Community Credit Union                      | ✓                     |
| WY    | 0.30 | First National Bank of Gillette                  | ✓                     |

# Cd Rates Tips

**Kathryn Petras, Ross Petras**



## **Cd Rates Tips:**

**Emergency Fund Guide** Emily Johnson, AI, 2025-02-22 The Emergency Fund Guide tackles the crucial topic of building financial security through strategic emergency savings It emphasizes personalized approaches acknowledging that a one size fits all strategy doesn't work Readers will learn how to calculate their optimal emergency fund size moving past the standard three to six month guideline by considering factors such as income stability and debt levels The book highlights that having an adequate emergency fund reduces financial stress during crises and prevents reliance on high interest debt This guide progresses from fundamental concepts to advanced strategies for accumulating and maintaining emergency savings It explores accessible account types like high yield savings accounts and money market accounts carefully weighing their liquidity and interest rates The book's approach is data driven using financial institution data and case studies to illustrate practical applications Entrepreneurs and those in business will find particular value in the tailored advice for navigating income uncertainty and building financial resilience

**The Railway Trader's Guide to Forwarding, Receiving, Railway Charges, and All Other Matters Incidental to Transactions with the Railway Companies** George B. Lissenden, 1910

The America Online Money Guide Gus Venditto, 1996 The time is right for a book that can show the millions of ordinary Americans how to take advantage of the new explosion in financial information advice and products available on the Internet The text starts by outlining the basic principles of a sound investment strategy and then proceeds to reveal services available online

**The Online Guide to Personal Finance and Investing** Douglas E. Goldstein, Joyce Flory, 1997 **Builder's Guide to Accounting** Michael C. Thomsett, 2001-07 This book includes self test section at the end of each chapter Test yourself then check answers in the back of the book to see how you score CD ROM included **The Complete**

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**National Building Cost Manual** Dave Ogershok, 2004-09 Square foot costs for all types of buildings *The Complete Idiot's Guide to Managing Your Money* Christy Heady, Robert K. Heady, 1995 You're no idiot of course You know how to write a check make a deposit and read a monthly statement With financial markets in flux and many Americans mired in debt you're looking for better ways to manage your money but learning the financial ropes is testing the limits of your time and patience Save your money and your life The Complete Idiot's Guide to Managing Your Money Third Edition is written by two experts who know the world of saving investing and credit inside and out You'll learn savvy strategies to fatten your wallet and cut your costs from credit cards mortgages car buying and checking In this Complete Idiot's Guide you get Common sense advice on how to decipher and profit from economy and market reports Tips on maintaining a sound credit rating and winning loan approval Idiot proof ways to protect your personal and financial information from fraud Ten money making

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