

Best for no-penalty  
CDs

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by Goldman Sachs®

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Sachs**



5 out of 5 Overall

- Above-average CD rate
- Various term lengths

**\$500**

Minimum deposit

**SEE DETAILS**

Best for CD laddering

**DISCOVER**  
BANK

**Discover Bank**



4.5 out of 5 Overall

- 12 term lengths
- 24/7 customer support

**\$2,500**

Minimum deposit

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Best for bump-up CDs

**ally**

**Ally Bank**



5 out of 5 Overall

- No minimum deposit
- Raise Your Rate CDs

**\$0**

Minimum deposit

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Best for rate  
guarantee

**synchrony**

**Synchrony Bank**



5 out of 5 Overall

- 15-day rate guarantee
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**\$0**

Minimum deposit

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**Ian Pickup**

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