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FEATURES	DESCRIPTION
Interest Rates	<ul style="list-style-type: none">• Calculated Daily and Compounded Monthly, Boosts Savings Over Time• Influenced by Multiple Factors
Account Types	<ul style="list-style-type: none">• Online Banks, Traditional Banks, and Credit Unions Offer Competitive Rates
Accessibility	<ul style="list-style-type: none">• ATM Access and Mobile/Online Banking Features• ATM Fees and Federal Regulation D Limits May Apply
Fees and Minimum Balance	<ul style="list-style-type: none">• 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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