

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

Emily Johnson, AI

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name bar.

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.

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