

High-Yield Savings Account Features

| 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 |

High Yield Savings Update Tutorial

Richard S. Bibler



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