

# 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                  | ✓                     |

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**Pennsylvania. Securities Commission**

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George B. Lissenden, 1910

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