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2 days ago Check out the best CD rates today at top online banks and credit unions. The highest certificate of deposit rates are around 4% 2 days ago The best 12 month CDs are federally insured and offer fixed interest rates

Online banks dominate NerdWallet's list A high yield CD has one of the best interest rates among banking products and it's typically available online

Learn more about this type of CD Current high yield CD rates have dropped to or below the 4% range after the Fed cut its rates in September October and December 2025. Skip down to see current CD rates Marcus by Goldman Sachs offers high yield CDs that have low minimums

And Marcus CD rates tend to be competitive. See more details Jan 14 2025 Newtek Bank is an online bank that has high yield savings and CDs. The bank focuses on business customers but has consumer accounts High yield savings accounts vs

CDs High yield savings accounts as well as basic savings accounts generally have rates that are variable and can change at any time while a CD locks in a rate Jan 15 2025 Jumbo CDs require a big sum upfront such as \$100,000 for rates that may be slightly better than regular CD rates

Check our list of the best Online bank Ally's CDs have a solid range of terms and rates and there's no minimum opening requirement. See how they compare Credit unions tend to have better rates than banks on average. Check out some of the best credit union CD rates.

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