

High-Yield Savings

CDs

Money Market

ATM Access	✓	✗	✓
Fixed Interest Rate	✗	✓	✗
Early Withdrawal Penalty	✗	✓	✗
FDIC Insured	✓	✓	✓
Minimum Deposit		Typically Most banks require \$500 or \$1,000	Maybe Higher minimum deposit than typical savings accounts

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Jiyuan Zhang



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