CERTIFICATE OF DEPOSIT

Grow your money with a certificate of deposit.

What is a certificate of deposit?

A certificate of deposit (CD) is an account that offers you a higher interest rate than a traditional savings account in exchange for leaving your money untouched for an agreed upon time. That time period is known as the term length.[1] You'll incur a penalty if you withdraw your funds before the term is done.

What is APY?

Annual Percentage Yield, or APY [2], is the total interest earned over the course of the year. This is different from the interest rate as it includes compounding interest.

As you accumulate interest on your initial deposit, your account balance grows. APY includes not only the interest on your initial deposit but also the interest on the growth in your balance, i.e. the interest on the interest you've accumulated.

How do CDs work?

The total amount of interest you earn on a CD is determined by the term length [1] and your initial deposit. Typically, the longer your term length and the greater your deposit, the higher the interest you'll earn. Different CD products offer you different term length options and require different initial deposits. CD accounts are FDIC insured.[2]

Compare CD account options.

We offer you a choice of four CD accounts:

- CD Special
- Standard CD
- Step Up CD
- Trade Up CD

Each of these accounts offers different CD rates, APYs,3 term options and deposit requirements. Choose the one that best fits your needs. The APYs listed below are effective Month ##, 2022 <dynamic> for ZIP code <#####> <dynamic>. (Edit ZIP code)

CD Special

Get better returns by locking in a promotional rate. The CD Special account requires a $1,000 minimum deposit. [4]

ANNUAL PERCENTAGE YIELD [3]

0.15%	**0.30%**	**0.50%**	**0.70%**
for 17 months [1 2 5]	for 37 months [1 2 5]	for 47 months [1 2 5]	for 59 months [1 2 5]
#.##%	**#.##%**	**#.##%**	**#.##%**
for ## months [1 2 5]	for ## months [1 2 5]	for ## months [1 2 5]	for ## months [1 2 5]

See other term lengths

Start saving | Learn more

Standard CD

Enjoy flexible terms and a lower minimum deposit of only $500. [4]

ANNUAL PERCENTAGE YIELD [3]

0.25%

for 60 months [1 2 5]

See other term lengths

Start saving | Learn more

Step Up CD

Get locked-in rate increases with a $1,000 minimum deposit. [4]

ANNUAL PERCENTAGE YIELD [3]

Rate increase

Every seven months for 28 months [1 2 5]

See interest rates

Start saving | Learn more

Trade Up CD

Take advantage of rising rates once per term. The Trade Up CD has a $1,000 minimum deposit. [4]

ANNUAL PERCENTAGE YIELD [3]

0.40%

for 60 months [1 2 5]

See other term lengths

Start saving | Learn more

How much can you earn?

Choose a CD, opening deposit and term length. [1 2 5] We'll calculate your CD earnings. The Annual Percentage Yield3 (APY) [2] is effective Month ##, 2022 <dynamic> for ZIP code <#####> <dynamic>. (Edit ZIP code)

CD Special | Standard CD | Step Up CD

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

28 months — 0.35% APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

CD Special | Standard CD | Step Up CD

Deposit amount

Please enter an amount between $500 and $250,000.

Length of term

1 month — 0.05% APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

CD Special | Standard CD | Step Up CD

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

28 months — 0.35% APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

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CDs: How they work to grow your money

Learn how this savings tool works and when it could work well for you.

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READY TO GET STARTED?

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Disclosures

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   Return to content, footnote 1

2. FDIC insured to the maximum allowed by law.

3. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. All interest payments for the APY will be made at the end of the term or annually, whichever occurs first. Penalty will be imposed for early withdrawal. Fees could reduce earning on the account.

4. $1,000 minimum opening deposit up to a maximum of $250,000.

5. Online application is not valid for single maturity CDs, business or retirement CDs, brokerage deposits, institutional investors, public funds or in conjunction with other promotional offers.

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ANNUAL PERCENTAGE YIELD[9]

0.15%	**0.30%**	**0.50%**	**0.70%**
for 17 months[1 2 5]	for 37 months[1 2 5]	for 47 months[1 2 5]	for 59 months[1 2 5]
#.##%	**#.##%**	**#.##%**	**#.##%**
for ## months[1 2 5]	for ## months[1 2 5]	for ## months[1 2 5]	for ## months[1 2 5]

See other term lengths

Start saving | Learn more

Standard CD

Enjoy flexible terms and a lower minimum deposit of only $500.[6]

ANNUAL PERCENTAGE YIELD[3]

0.25%
for 60 months[1 2 5]

See other term lengths

Start saving

Learn more

Step Up CD

Get locked-in rate increases with a $1,000 minimum deposit.[4]

ANNUAL PERCENTAGE YIELD[3]

Rate increase
Every seven months for 28 months[1 2 5]

See other term lengths

Start saving

Learn more

Trade Up CD

Take advantage of rising rates once per term. The Trade Up CD has a $1,000 minimum deposit.[4]

ANNUAL PERCENTAGE YIELD[3]

0.40%
for 60 months[1 2 5]

See other term lengths

Start saving

Learn more

How much can you earn?

Choose a CD, opening deposit and term length.[1 2 5] We'll calculate your CD earnings. The Annual Percentage Yield (APY)[3] is effective Month ##, 2022 <dynamic> for ZIP code <#####> <dynamic>. (Edit ZIP code)

CD Special | Standard CD | Step Up CD

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

28 months — 0.35% APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

CD Special | Standard CD | Step Up CD

Deposit amount

Please enter an amount between $500 and $250,000.

Length of term

1 month — 0.05% APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

CD Special | Standard CD | Step Up CD

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Please enter an amount between $1,000 and $250,000.

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28 months — 0.35% APY

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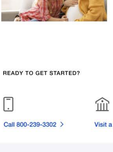

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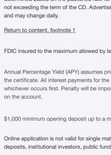

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   Return to content, footnote 1

2. FDIC insured to the maximum allowed by law.

3. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. All interest payments for the APY will be made at the end of the term or annually, whichever occurs first. Penalty will be imposed for early withdrawal. Fees could reduce earning on the account.

4. $1,000 minimum opening deposit up to a maximum of $250,000.

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How do CDs work?

The total amount of interest you earn on a CD is determined by the term length and the APY you deposit. Typically, the longer your term length and the greater your deposit, the higher the interest you'll earn. Different CD products offer different term lengths and options and require different initial deposits. CD accounts are FDIC-insured.

What is APY?

Annual Percentage Yield, or APY, is the total interest earned over the course of the year, including compounding interest, expressed as it includes compounding interest.

As you accumulate interest on your initial deposit, your account balance grows. Compounding interest means that your APY deposit but also the interest on the growth of your balance, or the interest on the interest you've accumulated.

Compare CD account options.

We offer you a choice of four CD accounts:

- CD Special
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- Trade Up CD

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CD Special

Get better returns by locking in a competitive rate. The CD Special has a minimum deposit of $1,000 (minimum deposit.*

0.15%	0.30%
for 47 months	for 60 months
0.50%	0.75%
for 47 months	for 60 months
#.##%	#.##%
for 48 months	for 48 months
#.##%	#.##%
for 48 months	for 48 months

See other term lengths

Start saving

Learn more

Standard CD

Enjoy flexible terms and a lower minimum deposit of only $500.*

ANNUAL PERCENTAGE YIELD*

0.25%

for 60 months.***

See other term lengths

Start saving

Learn more

Step Up CD

Get locked in rate increases with a $1,000 minimum deposit.*

ANNUAL PERCENTAGE YIELD*

Rate increase

0.50% (base rate)% for 28 months.***

See other term lengths

Start saving

Learn more

Trade Up CD

Take advantage of rising rates since per term. The Trade Up CD has a $1,000 minimum deposit.*

ANNUAL PERCENTAGE YIELD*

0.40%

for 60 months. ***

See other term lengths

Start saving

Learn more

How much can you earn?

Choose a CD, opening deposit, and term length. *** We'll calculate your CD earnings. The Annual Percentage Yield (APY) is effective March #, 2022 <dynamic>for ZIP code ##### <dynamic>. (Edit ZIP code)

CD Special

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

28 months 0.30% APY

Calculate

Your deposit: $0

Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Learn more

Standard CD

Deposit amount

Please enter an amount between $500 and $250,000.

Length of term

1 month 0.05% APY

Calculate

Your deposit: $0

Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

Step Up CD

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

28 months 0.35% APY

Calculate

Your deposit: $0

Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

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Read the article

READY TO GET STARTED?

Call 866-226-3553 >

Find a branch >

Make an appointment >

Disclosures

1. Offer good for the initial term only. CD is automatically renewed at maturity. The rate in effect at the renewal date will be the rate for the new CD, including CD Specials, that is available on the renewal date. Rate is fixed for the initial term and APY can affect the bank's discretion and may change daily.
2. Return to disclosures
3. Annual Percentage Yield (APY) assumes interest is paid and reinvested monthly. Interest rate and APY are subject to change after the initial term of the certificate. All interest payments are made in the form of a credit to the account, unless otherwise stated in the Plan. Penalty will be imposed for early withdrawal. Fees could reduce earnings on the account.
4. $1,000 minimum opening deposit up to a maximum of $250,000.
5. Online application is not valid for single custody, IRA, business or retirement CDs, brokerage deposits, institutional investors, Ally Bank employees, Ally Corporation with other jurisdictions.
6. $500 minimum opening deposit up to a maximum of $250,000.

Deposits are insured by the U.S. Bank National Association. Member FDIC.

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CD SPECIAL

Take advantage of special CD rates.

Start saving

The CD Special account

Competitive

This CD offers our most competitive, promotional rates — and great returns.

Guaranteed

Choose the term length that works best for you. The rate is guaranteed for the full length of whatever term you choose. [1]

FDIC-insured

As with all U.S. Bank CDs, the CD Special is FDIC-insured.[2]

Terms [1 2 5] and Annual Percentage Yield (APY) [4]

Deposit between $1,000 and $250,000.[3] The Annual Percentage Yield4 (APY) is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Terms in months	APY
17	0.15%
37	0.30%
47	0.50%
59	0.75%

Start saving

How much can you earn?

Choose your opening deposit and CD term length and we'll calculate your CD earnings. The Annual Percentage Yield (APY) is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

17 months 0.15% APY

Calculate

Your deposit: $0

Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

READY TO GET STARTED?

Call 800-239-3302 >

Visit a branch >

Make an appointment >

Disclosures

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   Return to content, footnote 1

2. FDIC insured to the maximum allowed by law.

3. $1,000 minimum opening deposit up to a maximum of $250,000.

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CD SPECIAL

Take advantage of special CD rates.

Start saving

The CD Special account

Competitive

This CD offers our most competitive, promotional rates — and great returns.

Guaranteed

Choose the term length that works best for you. The rate is guaranteed for the full length of whatever term you choose.[1]

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Terms in months	APY
17	0.15%
37	0.30%
47	0.50%
59	0.75%

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Choose your opening deposit and CD term length and we'll calculate your CD earnings.
The Annual Percentage Yield (APY) is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

17 months 0.15% APY

Calculate

Your deposit: $0
Your earnings: $0

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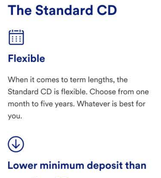
STANDARD CD

Choose from a wide range of term lengths.

Start saving



The Standard CD

Flexible

When it comes to term lengths, the Standard CD is flexible. Choose from one month to five years. Whatever is best for you.

Lower minimum deposit than our other CDs

The Standard CD's minimum opening deposit is only $500.

Guaranteed

Choose the term length that works best for you. The rate is guaranteed for the full length of whatever term you choose.[1]

FDIC-insured

As with all U.S. Bank CDs, the CD Special is FDIC-insured.[2]

Terms[1 2 5] and Annual Percentage Yield (APY) [4]

Deposit between $500 and $250,000.[1]
The Annual Percentage Yield (APY)[4] is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Terms in months	APY
1	0.05%
2	0.05%
3	0.05%
6	0.05%
9	0.05%
12	0.05%
18	0.05%
24	0.05%
36	0.10%
48	0.15%
60	0.25%

Start saving

How much can you earn?

Choose your opening deposit and CD term length and we'll calculate your CD earnings.
The Annual Percentage Yield (APY)[4] is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Deposit amount

Please enter an amount between $500 and $250,000.

Length of term
1 month — 0.05% APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

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Terms in months	APY
1	0.05%
2	0.05%
3	0.05%
6	0.05%
9	0.05%
12	0.05%
18	0.05%
24	0.05%
36	0.10%
48	0.15%
60	0.25%

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Deposit amount

Please enter an amount between $500 and $250,000.

Length of term

1 month 0.05% APY

Calculate

Your deposit: $0

Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

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Deposit amount

Please enter an amount between $500 and $250,000.

Length of term

1 month — 0.05% APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

READY TO GET STARTED?

Call 800-239-3302 >

Visit a branch >

Make an appointment >

Disclosures

1. Offer good for the initial term only. CD is automatically renewed for the same term. The rate is determined based on the published rate for the CD, excluding CD Specials, that is closest to but not exceeding the term of the CD. Advertised rate and APY are offered at the bank's discretion and may change daily.

   Return to content, footnote 1

2. FDIC insured to the maximum allowed by law.

3. $500 minimum opening deposit up to a maximum of $250,000.

4. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. All interest payments for the APY will be made at the end of the term or annually, whichever occurs first. Penalty will be imposed for early withdrawal. Fees could reduce earning on the account.

5. Online application is not valid for single maturity CDs, business or retirement CDs, brokerage deposits, institutional investors, public funds or in conjunction with other promotional offers.

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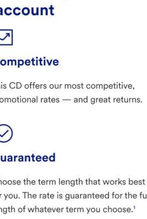
CD SPECIAL

Take advantage of special CD rates.

Start saving



The CD Special account

Competitive

This CD offers our most competitive, promotional rates — and great returns.

Guaranteed

Choose the term length that works best for you. The rate is guaranteed for the full length of whatever term you choose.[1]

FDIC-insured

As with all U.S. Bank CDs, the CD Special is FDIC-insured.[2]

Terms [1 2 5] and Annual Percentage Yield (APY) [4]

Deposit between $1,000 and $250,000.[3]
The Annual Percentage Yield (APY) is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Terms in months	APY
17	0.15%
37	0.30%
47	0.50%
59	0.75%

Start saving

How much can you earn?

Choose your opening deposit and CD term length and we'll calculate your CD earnings.
The Annual Percentage Yield (APY) is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of terms

28 months — 0.35% APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

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   Return to content, footnote 1

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STEP UP CD

Interest rate increases every seven months

Start saving

The Step Up CD

Rate increases

Get an interest rate increase every seven months throughout this CD's 28-month term.

Transparency

Rates are locked in upon opening the CD. That way you know, up front, what your rate increases will be.

FDIC-insured

As with all U.S. Bank CDs, the Step Up CD is FDIC-insured.[1]

Terms [1 4 5] and rates

Deposit between $1,000 and $250,000.[2] The interest rate and Blended Annual Percentage Yield (APY) [3] is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Terms in months	Interest rate	Blended APY
28	0.05% for first 7 months 0.25% for next 7 months 0.45% for next 7 months 0.65% for last 7 months	0.35%

Start saving

How much can you earn?

Choose your opening deposit and CD term length and we'll calculate your CD earnings. The Blended Annual Percentage Yield (APY) is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

28 months 0.35% Blended APY

Calculate

Your deposit: $0

Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

Start saving

READY TO GET STARTED?

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Visit a branch >

Make an appointment >

Disclosures

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   Return to content, footnote 1

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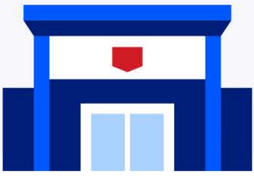

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Terms [1 4 5] and rates

Deposit between $1,000 and $250,000.[2] The interest rate and Blended Annual Percentage Yield (APY)[3] is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Terms in months	Interest rate	Blended APY
28	0.05% for first 7 months 0.25% for first 7 months 0.45% for first 7 months 0.65% for first 7 months	0.35%

Start saving

How much can you earn?

Choose your opening deposit and CD term length and we'll calculate your CD earnings. The Blended Annual Percentage Yield (APY) is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of term

28 months

0.35% Blended APY

Calculate

Your deposit: $0
Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

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Terms in months	Interest rate	Blended APY
28	0.05% for first 7 months 0.25% for first 7 months 0.45% for first 7 months 0.65% for first 7 months	0.35%

Start saving

How much can you earn?

Choose your opening deposit and CD term length and we'll calculate your CD earnings. The Blended Annual Percentage Yield (APY) is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>. (Edit ZIP code)

Deposit amount

Please enter an amount between $1,000 and $250,000.

Length of terms

28 months

0.35% Blended APY

Calculate

Your deposit: $0

Your earnings: $0

YOUR ESTIMATED TOTAL RETURN

$0

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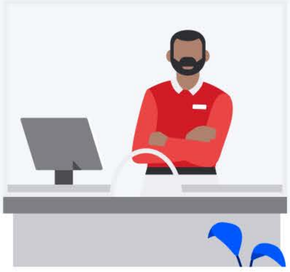
TRADE UP CD

Trade up to a higher rate.

Start saving



The Trade Up CD

One-time rate increase

If a higher rate comes along during the term of your CD, you can trade up for it.[1]

Flexibility

Choose between a 30-month and 60-month term.

FDIC-insured

As with all U.S. Bank CDs, the Trade Up CD is FDIC-insured.[2]

Terms [2 5 6] and Annual Percentage Yield (APY) [4]

Deposit between $1,000 and $250,000.[3] The Annual Percentage Yield (APY)[4] is effective Month ##, 2022 <dynamic> for ZIP code <#####><dynamic>.
(Edit ZIP code)

Terms in months	APY
30	0.10%
60	0.40%

Start saving

READY TO GET STARTED?

Call 800-239-3302 >

Visit a branch >

Make an appointment >

Disclosures

1. Option to trade up one time only during the initial term requires you to visit a U.S. Bank branch to redeem before the maturity date. Rate change option is based on the published rate for the closest standard term that is equal to or less than the remaining term of the original CD. It may take up to ten days for rate change to become effective.

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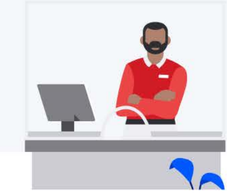

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