

■ RateGram's top U.S. savings rates

Institution (state)	APY	Minimum amount	Phone
■ MONEY MARKET ACCOUNTS			
1.First Trade Union Bank (MA)	1.50	\$2,500	800-242-0272
2.Boiling Springs Savings Bank (NJ)	1.35	\$25,000	201-939-5000
3.Discover Bank (US)	1.35	\$2,500	800-347-7000
National Average	0.27		
■ SIX-MONTH CERTIFICATES OF DEPOSIT			
1.Metropolitan National Bank (AR)	1.48	\$1,000	501-377-7640
2.Asheville Savings Bank (NC)	1.30	\$500	800-222-3230
3.Sterling Savings Bank (MT)	1.30	\$1,000	406-542-1500
National Average	0.39		
■ ONE-YEAR CERTIFICATES OF DEPOSIT			
1.Metropolitan National Bank (AR)	1.78	\$500	501-377-7640
2.Fidelity Homestead Savings Bank (LA)	1.75	\$1,000	504-529-5011
3.Maspeth Federal S&L (NY)	1.70	\$1,500	718-335-1300
National Average	0.60		
■ 2½-YEAR CERTIFICATES OF DEPOSIT			
1.Carver Fed Sav Bank (NY)	2.25	\$1,000	718-230-2900
2.Eastbank (NY)	2.25	\$2,500	212-219-9000
3.Oritani Bank (NJ)	2.25	\$1,000	201-343-3800
National Average	1.02		
■ FIVE-YEAR CERTIFICATES OF DEPOSIT			
1.First Federal Savings & Loan (SC)	3.50	\$1,000	843-529-5800
2.First Bank (AK)	3.40	\$25,000	907-276-6300
3.Suffolk Federal CU (NY)	3.40	\$500	631-924-8000
National Average	1.96		
■ MONEY MARKET MUTUAL FUNDS			
1.Harbor Money Market Fund/Instit	0.21	\$1,000	800- 422-1050
2.Flex-funds Money Market/Retail	0.20	\$2,500	800- 325-3539
3.HighMark Diversified MMF/Fid	0.16	\$1,000	800- 433-6884
National Average	0.03		
■ TAX-FREE MONEY MARKET FUNDS			
1.Marshall Tax Free MMF/Class Y	0.27	\$1,000	800- 236-3863
2.Alpine Municipal MMF/Investor	0.19	\$2,500	888- 785-5578
3.Vanguard Tax-Exempt MMF	0.18	\$3,000	800- 662-7447
National Average	0.04		

Searching for the best savings/MM and CD rates? Informa Research Services tracks the top savings and CD rates for more than 4,000 federally-insured banks and thrifts surveyed each week. It reports the top paying institutions in each of 12 popular maturity categories, including CDs, high yield money market accounts and interest checking. It also spotlights the highest-yielding money market mutual funds, provided by iMoneynet, Inc. You'll find the name, phone number, rate and yield for each institution.

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