

BEST ONLINE SAVINGS ACCOUNT

NO MONTHLY FEES AND A RESPECTABLE RATE

Earn 1.4% on a high-yield savings account with SALLIE MAE BANK (www.salliemae.com). Open an account—there is no minimum-balance requirement and no monthly fee—with as little as \$1. You can transfer money electronically to a linked account, but you're allowed only six withdrawals a month.

BEST WAY TO CHECK OUT AN INSURER

KNOWING ITS CLAIMS RECORD IS CRITICAL

Before you pick a company, find out whether it has a reputation for hassling people about claims. Check out the insurer's complaint record at the National Association of Insurance Commissioners' Consumer Information Source (www.naic.org/cis).

“ BEST CONSUMER BLOG

Consumerist.com is the always useful, frequently fun and deliciously snarky place to get the latest on a wide array of consumer issues. Recent posts: A ripoff at Target, foreclosure hell and a toddler-costume tag that's dangerous to toddlers.

BEST ACCOUNTS FOR KIDS

OPEN A LOW-COST BANK ACCOUNT OR A ROTH IRA

YOUNG AMERICANS BANK, in Denver (www.yacenter.org), is the only kids-only bank in the U.S. It offers savings and checking accounts, credit cards, and loans. It takes just \$10 to open a savings account (an adult must cosign) that earns 0.1%. An ATM card costs \$5 annually, and you can make two free withdrawals a month. If your teen earns money from a part-time job, consider opening a custodial Roth IRA at Charles Schwab (www.schwab.com). The account offers a variety of mutual funds.



BEST WAY TO PROTECT YOURSELF FROM FRAUD

HERE'S A DEAL: A FREE, hourlong DVD that will teach you how con men bilk even sophisticated investors and how to protect yourself from the bad guys. Plus, it's replete with case studies showing different kinds of cons. You'll learn from both the people ripped off and the perpetrators of the scams. The show is *Tricks of the Trade: Outsmarting Investment Fraud*, produced by the Finra Investor Education Foundation in partnership with AARP. Order it at www.saveandinvest.org/55plus/fraud, or call 866-973-4672.

BEST CREDIT CARDS IF YOU...

THE CARD FOR YOU	WHY WE LIKE IT
WANT CASH BACK ON PURCHASES American Express Blue Cash www.americanexpress.com	Spend \$6,500 with this no-fee card and you start getting 5% cash back on drugstore items, gas and groceries, and 1.25% back on the rest of your spending. Up to that threshold, you receive 1% back on basics, such as gas, groceries and drugstore purchases, and 0.5% on everything else.
LIKE TO TRAVEL PenFed Premium Travel Rewards American Express www.penfed.org	You earn five points per dollar spent on airfare, three on dining and hotels, and one on everything else. Spend \$650 in the first three months and receive 20,000 bonus points. You can fly cross-country for 25,900 points. The \$50 annual fee is waived for the first year.
NEED A LOW INTEREST RATE Zions Bank Low Rate Visa Platinum Card www.zionsbank.com	This no-fee card has a 7% variable interest rate. Shop at participating merchants at www.zionscashrewards.com and receive up to 20% cash back on your purchases and 5% cash back when you book travel on the Web site.
WANT YOUR COLLEGE KID TO HAVE ONE Citi Forward Visa for College Students www.citibank.com	Spend less than your credit limit and pay on time for three months and your rate (which starts at 13%) drops by 0.25 percentage point. You can do that eight times for a maximum cut of two percentage points. Earn bonus points for dollars spent and redeem them for cash, travel or merchandise.