

Interested in Interest?

Saving your money with compound interest is just like planting seeds and watching them grow. Interest is free money the bank gives you for having your money in the bank. Compound interest is free money the bank gives you in addition to the money they already added quarterly (every 3 months).



Regular Interest

- **Simple interest is based on the principal amount of a loan or deposit.**

Compound Interest

- **Based on principal amount and also on the accumulated interest of previous periods.**

Here are some examples of how you can earn interest through Young Americans Bank:

Savings Account:
Interest Rate: 0.10%

Certificate of Deposit:

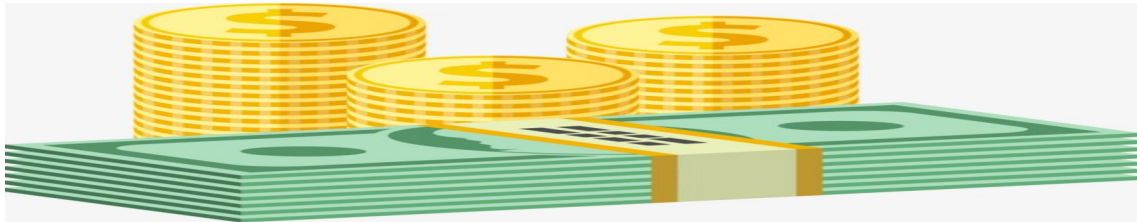
Interest Rate:	Term:
0.35%	6 Months
0.70%	1 Years
0.80%	2 Years

Opening a Savings Account with us only takes a minimum of **\$5.00** to fund a **new account**.

If you have a savings account with us with **\$300.00** in it and you are earning **0.10%** interest, over a year you would have earned **\$0.30** leaving you with a balance of **\$300.30**.

Opening a Certificate of Deposit with us only takes a minimum of **\$100.00** to fund a **new account**.

If you have a **6 month** certificate of deposit with us with **\$300.00** in it and you are earning **0.35%** interest, you would have earned **\$1.05** leaving you with a balance of **\$301.05**.



Opening a Certificate of Deposit with us only takes a minimum of **\$100.00** to fund a **new account**.

If you have a **1 year** certificate of deposit with us with **\$300.00** in it and you are earning **0.70%** interest, you would have earned **\$2.11** leaving you with a balance of **\$302.11**.

Opening a Certificate of Deposit with us only takes a minimum of **\$100.00** to fund a **new account**.

If you have a **2 year** certificate of deposit with us with **\$300.00** in it and you are earning **0.80%** interest, you would have earned **\$2.41** leaving you with a balance of **\$302.41**.