

HYSA Comparison Worksheet

Compare rates, fees, and transfer times before you open anything

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Best High-Yield Savings Accounts

Use this worksheet before opening any account. Fill in each column as you research.

STEP 1 — BUILD YOUR COMPARISON TABLE

For each account, record:

- ☐ Bank / Credit Union name
- ☐ Current APY (check today — rates change weekly)
- ☐ Minimum opening deposit required
- ☐ Monthly maintenance fee (and how to waive it)
- ☐ FDIC or NCUA insured? (must be yes)
- ☐ Minimum balance to earn the advertised APY
- ☐ Any rate tiers (e.g., rate drops above \$50K)

STEP 2 — FEE AUDIT

- ☐ Monthly fee: \$_____ (waived if balance "e \$_____)
- ☐ Outbound wire transfer fee: \$_____
- ☐ Excessive withdrawal fee (over 6/month): \$_____
- ☐ Account closure fee: \$_____
- ☐ Total potential annual fee drag: \$_____

STEP 3 — FDIC / NCUA VERIFICATION

- ☐ Confirm FDIC insurance at fdic.gov/bank/individual/failed/banklist.html
- ☐ Or confirm NCUA insurance at ncua.gov/analysis/credit-union-resources-expansion/insurance
- ☐ Coverage limit confirmed: \$250,000 per depositor per institution
- ☐ If balance will exceed \$250K, note secondary accounts needed

STEP 4 — TRANSFER SETUP CHECKLIST

- ☐ Link external checking account (ACH)
- ☐ Verify micro-deposits (1–3 business days)
- ☐ Test a small transfer (\$1) before moving large amount
- ☐ Note standard transfer time: _____ business days
- ☐ Confirm same-day or next-day transfer option (if needed)

STEP 5 — AUTOMATE YOUR SAVINGS

- ☐ Set up recurring automatic transfer from checking
- ☐ Transfer amount: \$_____ per _____ (weekly / biweekly / monthly)
- ☐ Transfer date: _____ (align with paycheck deposit date)
- ☐ Confirm auto-transfer confirmation email arrives
- ☐ Add calendar reminder to review APY quarterly

STEP 6 — RATE MONITORING

- ☐ Save account URL + current APY: _____

- ☐ Set 90-day calendar reminder to recheck APY
- ☐ Note threshold to switch: if APY drops below __%, start shopping
- ☐ Bookmark comparison sites: NerdWallet, Bankrate, DepositAccounts

DECISION

Best account for me: _____

APY: _____ Opening deposit: \$_____ Reason: _____

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