

# Best Savings Accounts on Raisin in July 2026: Up to 4.15% APY\*

Access exclusive savings rates from 100+ trusted banks and credit unions with Raisin

- One simple platform to manage your savings
- Up to \$10M in FDIC and NCUA deposit insurance†
- Zero account fees

[Get started](#)

UP TO  
**\$1,200**  
CASH BONUS



USE CODE:  
**SUMMER26**

[➤ New customer offer](#)

Earn up to \$1,200 with code SUMMER26 at sign-up.

[View offer details >](#)

## Savings

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Deposit Amount  
**\$50,000**

New Raisin Users: 60-Day Rate Lock



**Patriot Bank N.A.**  
Member FDIC

**4.15%** APY\* ⓘ

Product

Savings Account

Annualized Earnings

\$1,805.00

[Product Terms](#)

Save now

New Raisin Users: 90-Day Rate Lock



**EverBank**  
Member FDIC

**4.10%** APY\* ⓘ

Product

High-Yield Savings Account

Annualized Earnings

\$1,990.00

[Product Terms](#)

Save now

Live Oak Bank



Member FDIC

4.00%<sub>APY\*</sub>

Product

High-Yield Savings Account

Annualized Earnings

\$2,000.00

[Product Terms](#)

Save now



Merrick Bank

Member FDIC

4.00%<sub>APY\*</sub>

Product

High-Yield Savings Account

Annualized Earnings

\$2,000.00

[Product Terms](#)

Save now



CNB Bank

Member FDIC

3.96%<sub>APY\*</sub>

Product

High-Yield Savings Account

Annualized Earnings

\$1,980.00

[Product Terms](#)

Save now

Load more offers

Raisin is not an FDIC-insured bank or NCUA-insured credit union and does not hold any customer funds. FDIC deposit insurance covers the failure of an insured bank and NCUA deposit insurance coverage covers the failure of an insured credit union.

**How do we bring these rates to you?** Partner banks and credit unions use Raisin to reach new savers nationwide. Raisin gives you access to all of these exclusive rates in one place, while your money stays at federally insured partner banks and credit unions.

Qualifying deposits	Welcome bonus	Bonus boost*	Total bonus
\$10,000 – \$24,999	<b>\$50</b>	<b>+ \$10</b>	<b>\$60</b>
\$25,000 – \$49,999	<b>\$125</b>	<b>+ \$25</b>	<b>\$150</b>
\$50,000 – \$99,999	<b>\$250</b>	<b>+ \$50</b>	<b>\$300</b>
\$100,000 – \$199,999	<b>\$500</b>	<b>+ \$100</b>	<b>\$600</b>
\$200,000 or more	<b>\$1,000</b>	<b>+ \$200</b>	<b>\$1,200</b>

\*Depositing \$10,000 or more will qualify you for an extra bonus when you set up two recurring deposits or more totaling between \$100 and \$2,000. You are eligible for a maximum additional bonus based on your deposit tier. See "Recurring Deposit Bonus Table".

## New customer offer: here's how to earn up to \$1,200<sup>1</sup>

Earn an exclusive cash bonus when you sign up and fund your account using code **SUMMER26**. Earn even more with an extra cash boost when you set your savings on autopilot.<sup>1</sup>

### Claim your welcome bonus

Enter promo code SUMMER26 at sign-up and deposit a total of \$10,000 or more within 14 days to secure your base cash bonus and unlock the optional recurring deposit reward.

### Add an extra boost (optional)

To earn an additional reward, schedule two or more recurring deposits within your first 90 days. You are eligible for a maximum additional bonus based on your deposit tier, allowing you to choose your matching recurring bonus tier or any tier below it.

### Get rewarded

Maintain your balance for 90 days. Once all promotional requirements are met, your total combined cash bonus will be credited to your account within 30 days.

[View offer details](#)

## Why savers choose Raisin



### Top rates, less work

Access exclusive rates from 100+ FDIC-member banks and NCUA-insured credit unions all in one place.



### Deposits and security

Get \$10M+ in FDIC or NCUA insurance through our partner network, subject to certain conditions.†



## One secure login

Open and manage your savings accounts and tax documents with one secure login.



## No fees

Raisin's platform is free to use, with no account fees or minimum balance requirements.

# Get \$10M+ in FDIC or NCUA coverage

Raisin isn't a bank. We provide the secure technology to manage your savings, while federally insured banks and credit unions directly hold your deposits. This ensures your money is never

commingled — and is eligible for FDIC or NCUA insurance, up to \$250,000 per institution, per depositor, subject to certain conditions.†

By spreading your savings across multiple partners, you can access over \$10 million in total coverage, while our advanced encryption and daily synchronized records ensure your funds remain undeniably yours.

[Learn more](#)

[How Raisin handles security](#)

## Security is our top priority

### Federal Deposit Insurance Corporation

All banks on the Raisin platform are FDIC members.

### National Credit Union Administration

All credit unions on Raisin are insured by the NCUA.

## SOC-2 certified platform

Raisin employs SOC 2 certified protocols to ensure total data privacy.

# Join the 1M+ others already earning more

[Get started](#)

## What makes Raisin different

Raisin isn't a bank and that's a good thing. We partner directly with banks and credit unions to bring you their best savings offers — all managed through one Raisin login.

	<b>High-Yield Savings Account via Raisin</b>	<b>Traditional Bank Savings Account</b>
APY	<b>Top rates (up to 4.00% APY*)</b>	0.38% national average
Minimum to open	<b>Just \$1</b>	Often \$25–\$100+
Fees & penalties	<b>No fees, no withdrawal penalties</b>	Monthly fees & withdrawal limits
Insurance	<b>\$10M+ FDIC or NCUA insurance across partners†</b>	\$250K per institution, per depositor
Flexibility	<b>Easily move your money between HYSAs as rates change</b>	Tied to one bank's rates

It's easy to get started

## **1. Create a free Raisin login**

Open your account in minutes by following Raisin's secure sign-up process. It's the only one you'll ever need.

## **2. Access more ways to save**

With Raisin you get exclusive savings offers from 100+ top banks and credit unions, all in one place.

### **3. Start saving instantly**

Link your bank and open your first product with as little as \$1. Earn more from day one.

## Answers to frequently asked questions

How does Raisin work?



**Is Raisin a bank?**



**How are my deposits protected?**



**What types of products are available through Raisin?**



**How do I move money in and out of Raisin?**



**If Raisin is free to use, how do you make money?**



**What is a high-yield savings account (HYSA)?**



**How to open a savings account?**



**How does a savings account work?**



**High-yield savings account vs. savings account: What's the difference?**



**What is the benefit of a savings account?**



## Not sure where to start? We're here to help.

Our support team is available Monday through Friday from 8 a.m. – 8 p.m. ET. Call [844-994-EARN \(3276\)](tel:844-994-EARN) or email us at [support.us@raisin.com](mailto:support.us@raisin.com).

Email [support.us@raisin.com](mailto:support.us@raisin.com)

# Open an account today

It's easy to get started — just select a savings product and start earning.

Get started

<sup>1</sup>New customers only. Earn a cash bonus (the "Base Bonus") when you deposit and maintain funds with partner banks on the Raisin platform. Customers will receive a Base

Bonus of \$50 for depositing between \$10,000 and \$24,999; \$125 for depositing between \$25,000 and \$49,999; \$250 for depositing between \$50,000 and \$99,999; \$500 for depositing between \$100,000 and \$199,999; and \$1,000 for depositing \$200,000 or more.

Customers may earn an additional bonus by setting up a recurring deposit within 14 days of their initial deposit (the "Recurring Deposit Bonus"). To qualify, the recurring deposit must be established within 14 days of the initial deposit date and it must execute at least two (2) times within 90-days of the initial deposit. Recurring Deposit Bonus eligibility is determined by your Base Bonus tier:

- ✓ Customers depositing between \$10,000–\$24,999 with aggregate recurring deposits of \$100 or greater receive a \$10 bonus
- ✓ Customers depositing between \$25,000–\$49,999 with aggregate recurring deposits of \$250 or greater receive a \$25 bonus
- ✓ Customers depositing between \$50,000–\$99,999 with aggregate recurring deposits of \$500 or greater receive a \$50 bonus
- ✓ Customers depositing between \$100,000–\$199,999 with aggregate recurring deposits of \$1,000 or greater receive a \$100 bonus
- ✓ Customers depositing between \$200,000+ with aggregate recurring deposits of \$2,000 or greater receive a \$200 bonus

Customers are eligible to earn the Recurring Deposit Bonus associated with their Base Bonus tier or any lower Recurring Deposit Bonus tier. For example, a customer with an initial deposit of \$200,000 (qualifying for the highest Base Bonus tier) whose aggregate recurring deposits total \$500, is eligible for the lower tier and will receive the \$50 Recurring Deposit Bonus. However, setting up a recurring deposit greater than your Base Bonus tier's required threshold will not qualify you for a higher Recurring Deposit Bonus.

The Recurring Deposit Bonus is paid in addition to the Base Bonus. To qualify for the Base Bonus and Recurring Deposit Bonus, your first deposit must be initiated between June 1, 2026, and July 31, 2026, by 11:59 PM ET, and the promo code SUMMER26 must be entered at the time of sign-up. Only funds deposited within 14 days of the initial deposit date and maintained with partner banks on the Raisin platform for 90 days will be eligible for the Base Bonus.. Bonus cash will be credited directly to your Cash Account within 30 days of meeting all qualifying terms. This offer is available to new customers only and may not be combined with any other bonus offers. Raisin may

modify or end this offer at any time and may withhold or revoke bonuses in cases of fraud, abuse, or violation of these terms or Raisin's Terms of Service.



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\*APY means Annual Percentage Yield. APY is accurate as of July 8, 2026. Interest rate and APY may change after initial deposit depending on the terms of the specific product selected. Minimum opening deposit is \$1.00.

Raisin is not an FDIC-insured bank, and FDIC deposit insurance only covers the failure of an insured bank.

Raisin is not an NCUA-insured credit union. NCUA deposit insurance only covers the failure of an insured credit union.

Raisin does not hold any customer funds. Customer funds are held in various custodial deposit accounts. Each customer authorizes the Custodial Bank to hold the customer's funds in such accounts, in a custodial capacity, in order to effectuate the customer's deposits to and withdrawals from the various bank and credit union products that the customer requests through Raisin.com. The Custodial Bank does not establish the terms of the bank or credit union products and provides no advice to customers about bank or credit union products offered by the applicable bank or credit union through Raisin.com. Each customer also authorizes the Service Bank to move funds among the various banks and credit unions at the customer's request. First International Bank & Trust (FIBT), Member FDIC, is the Service Bank. Bell Bank and Starion Bank, each Member FDIC, are the Custodial Banks.

†Based on \$250,000 in FDIC or NCUA insurance coverage per insurable category of ownership at each partner bank or credit union on the Raisin platform (each a "Product Bank"), when aggregated with all other deposits held by you at such Product Bank and in the same insurable category. Deposits made through Raisin will be eligible to receive deposit insurance from the FDIC or the NCUA (each a "Deposit Insurer") in accordance with and up to the maximum amount permitted by law at each Product Bank. Raisin is not a bank or credit union and does not hold any customer funds. Funds are held at FDIC-insured banks and NCUA-insured credit unions. Deposit insurance covers the failure of an insured bank or credit union. Certain conditions must be satisfied for pass through deposit insurance coverage to apply. Customers may choose to deposit funds with identically registered accounts at different Product Banks on the Raisin platform to be eligible for Deposit Insurer coverage up to \$10 million for individual accounts and \$20 million for joint accounts when at least 40 Product Banks are utilized. Please be aware, however, that any deposits you have at a Product Bank, whether through the Raisin platform or outside the Raisin platform, that you may hold in the same capacity (such as in an individual capacity or joint capacity) count toward the applicable Deposit Insurer's deposit