

The easiest way to grow your cash savings

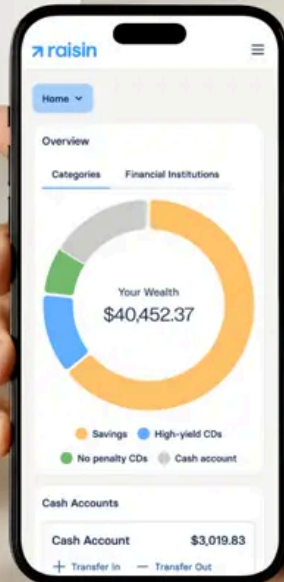
Access exclusive high-yield savings accounts and CDs from 100+ trusted banks and credit unions — all managed through a single, secure login.

[Get started](#)

[Explore savings products](#)



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 >](#)

Featured Products

Savings

High-Yield CDs

No-Penalty CDs

Deposit Amount
\$50,000



Merrick Bank

Member FDIC

4.30% APY*

Product

High-Yield CD

Maturity

42 months

Annualized Earnings

\$2,150.00

[Product Terms](#)

Save now

New Raisin Users: 90-Day Rate Lock



EverBank

Member FDIC

4.10% APY* ⓘ

Product

High-Yield Savings Account

Maturity

Annualized Earnings

\$1,990.00

[Product Terms](#)

Save now



Merrick Bank

Member FDIC

4.10% APY*

Product

High-Yield CD

Maturity

12 months

Annualized Earnings

\$2,050.00

[Product Terms](#)

Save now



Western Alliance Bank

Member FDIC

4.05% APY*

Product

High-Yield CD

Maturity

9 months

Annualized Earnings

\$2,025.00

[Product Terms](#)

Save now



Live Oak Bank

Member FDIC

4.00%_{APY*}

Product

High-Yield Savings Account

Maturity

Annualized Earnings

\$2,000.00

[Product Terms](#)

Save now

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.

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.

Unlimited withdrawals

Market-leading rates

High-yield savings

Unlock your cash's full potential with a high-yield savings account or money market account that maximizes your earning power without sacrificing liquidity.

[See high-yield savings](#)



Secure your rate

Term variety

High-yield CDs

Secure a fixed yield for the duration of your chosen term, offering stability and predictable earnings.

[See high-yield CDs](#)



Locked-in yield

Total flexibility

No-penalty CDs

Earn a fixed interest rate with the option to withdraw your funds early without incurring penalties.

[See no-penalty CDs](#)



What makes Raisin different?

Raisin isn't a bank — we're a free financial platform that gives you access to exclusive high-yield savings accounts and CDs from 100+ trusted banks and credit unions, all managed through a single, secure login.

	Raisin	Traditional Bank
APY and returns	Choose from top rates from many banks and easily switch between them	Rates as low as 0.01% with typically a small selection of products
Fees and requirements	\$1 minimum deposit and completely free to use	May have monthly fees, withdrawal limits and high balance requirements
Deposit insurance	\$10M+ FDIC or NCUA deposit insurance across partners, subject to certain conditions†	Limited to \$250K per depositor, per FDIC-insured bank, for each account ownership category
Record protection	Customer records are held by Raisin as well as independently maintained by FDIC-member custodial and service banks to ensure robust platform data management and redundancy	Primary record-keeping is centralized at one institution, subject to that bank's specific operational and system availability

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.

Open an account today

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

[Get started](#)

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.

Our partner financial institutions

Explore a featured selection from our network of over 100 financial institutions.


Western Alliance Bank

Member FDIC

 [Learn more](#)


Sallie Mae

Member FDIC

 [Learn more](#)


VyStar Credit Union

NCUA-Insured

 [Learn more](#)

Technology Credit Union

NCUA-Insured

 [Learn more](#)

[View all banks](#)

[View all credit unions](#)

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?



Join the 1M+ others already earning more

Get started

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.

Email support.us@raisin.com



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Disclosures



 **United States**

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*APY means Annual Percentage Yield. APY is accurate as of July 11, 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 insurance maximum amount, and any such amounts that you hold in the same capacity at a Product Bank that exceed the maximum insurance coverage by the applicable Deposit Insurer will not be insured. For more information on FDIC deposit insurance, please [see here](#). For more information on the NCUA share insurance fund, please [see here](#). You are solely responsible for monitoring the amount of funds you have on deposit at each a Product Bank, whether through the Raisin platform or outside the Raisin platform, to confirm that the deposits you hold in the same capacity at each Product Bank do not exceed the maximum deposit insurance coverage provided by the applicable Deposit Insurer.