Pros and Cons of Certificates of Deposit (CDs)

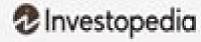


Pros

- Safe and secure
- Higher interest rate and APY
- Virtually guaranteed and easily estimated returns
- Option to use a laddering strategy

Cons

- Penalties for early withdrawal
- Rates may not be high enough to keep up with inflation
- Investing in the stock market could generate higher returns
- Offer less liquidity



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