## **High Yield Savings Account**

## Email

Subject Line & Pre Header	Save smarter & earn bigger—here's how Learn how an HYSA can help
Header Copy	Stack your savings and watch it grow!
Body Copy	You work hard for your savings. This year, put your money to work and give your savings account the chance to grow. Consider a High Yield Savings Account (HYSA) which earns you money while you continue to save.
	What is an HYSA?
	Think of an HYSA as a savings account with a rewards system—sort of like getting bonus funds just for letting your money sit and grow. An HYSA is a savings account that pays <i>you</i> for keeping your money in it. This extra money, aka interest, grows your balance faster than a traditional savings account.
	Benefits
	Figher Annual Percentage Yield (APY)  Grow your personal savings with a competitive APY, meaning more money in your pocket each month.
	Easy access Your savings stay within reach whenever you need it.
	FDIC-insured  Most HYSAs are backed by the Federal Deposit Insurance Corporation (FDIC) up to a certain limit, so your cash stays protected.
	No hidden fees  Keep more of what you earn with straightforward, no-surprise terms.
	Grow while you save  Every dollar you save earns more, helping you reach your financial goals sooner.
	Less risky HYSAs steadily grow your savings and are lower in risk compared to stock investments.

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	Remember, although there are benefits to an HYSA, don't forget to do your own research. Much like everything else in life, an HYSA can come with potential downsides like withdrawal limits or a required minimum balance. Each HYSA also comes with a different set of rules and APY.  Want even more ways to make your money work for you?  Unlock exclusive savings tools and perks with Klover+, your all-access pass to smarter finances.
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