The minimum deposit to open a High Yield Online Savings account and obtain the stated APY of 3.74% is \$2,500. If your balance falls below \$2,500 on any day in the month, your account will be subject to a \$25 service fee for that month. The APY is accurate as of April 5, 2023. Our High Yield Online Savings is a variable rate account; the interest rate and annual percentage yield* (APY) may change after account opening. Fees may reduce account earnings.