

Average CD Rates (APYs) per Week

Date	6-Month	1-Year	5-Year
02-14-2025	1.76%	1.82%	1.55%
02-07-2025	1.77%	1.82%	1.54%
01-31-2025	1.74%	1.81%	1.54%
01-24-2025	1.74%	1.83%	1.54%
01-17-2025	1.74%	1.83%	1.54%
01-10-2025	1.74%	1.83%	1.54%
01-03-2025	1.78%	1.83%	1.55%
12-27-2024	1.79%	1.84%	1.54%
12-20-2024	1.79%	1.84%	1.54%
12-13-2024	1.80%	1.85%	1.55%
12-06-2024	1.80%	1.85%	1.55%
11-26-2024	1.80%	1.85%	1.54%
11-19-2024	1.81%	1.85%	1.54%
11-12-2024	1.82%	1.86%	1.54%
11-05-2024	1.82%	1.87%	1.54%
10-29-2024	1.83%	1.88%	1.54%
10-22-2024	1.80%	1.82%	1.53%
10-15-2024	1.81%	1.83%	1.53%
10-08-2024	1.81%	1.83%	1.54%
10-01-2024	1.82%	1.85%	1.54%
09-24-2024	1.80%	1.88%	1.55%
09-17-2024	1.82%	1.92%	1.57%
09-10-2024	1.83%	1.92%	1.57%
09-03-2024	1.82%	1.92%	1.57%

To establish average certificate of deposit (CD) rates, Curinos focused on CDs intended for personal use. CDs that fall into specific categories are excluded, including promotional offers, relationship-based rates, private, youth, senior, student/minor, affinity, bump-up, no-penalty, callable, variable, step-up, auto transfer, club, gifts, grandfathered, internet-only and IRA CDs. The average CD rates quoted above are based on a \$25,000 deposit.

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Popular Music in a Digital Music Economy Tim J. Anderson,2013-12-17 In the late 1990s the MP3 became the de facto standard for digital audio files and the networked computer began to claim a significant place in the lives of more and more listeners The dovetailing of these two circumstances is the basis of a new mode of musical production and distribution where new practices emerge This book is not a definitive statement about what the new music industry is Rather it is devoted to what this new industry is becoming by examining these practices as experiments dedicated to negotiating what is replacing an object based industry oriented around the production and exchange of physical recordings In this new economy constant attention is paid to the production and licensing of intellectual property and the rise of the social musician who has been encouraged to become more entrepreneurial Finally every element of the industry now must consider a new type of audience the end user and their productive and distributive capacities around which services and musicians must orient their practices and investments

Sustainable Marketing S. M. Riad Shams,David M Brown,Kimberley Hardcastle,2025-03-25 This core textbook empowers and inspires students with sustainable marketing strategies to pursue the triple bottom line People Planet and Profit The purpose is to underpin a brand's commercial competitive advantage through its societal and environmental impact It presents complex cross disciplinary and cross functional theoretical and practical discussions in a simplified manner to specify how the learning outcomes from different chapters can address the grand challenges associated with climate change economic instability geopolitical uncertainty and inequity whilst underpinning profit making ventures responsibly The authors also demonstrate how the learning outcomes from this book can be applied in pursuit of each of the 17 United Nations UN Sustainable Development Goals SDGs Each chapter features a chapter summary preliminary vignette key terms web exercises review and discussion questions and a practice quiz Throughout the text there are also specific teaching features to provide students and instructors with an enhanced pedagogical experience These features include The Manager's Corner These sections provide real world examples that instructors may highlight to exemplify theory or as mini cases for discussion Sustainable Marketing in Action These sections inspire students to apply concepts and theories to actual business situations This core textbook prepares the next generation of sustainable marketers to pursue their career goals with a commitment to fostering a positive and sustainable impact on society the environment the economy their organizations and themselves

How America was Tricked on Tax Policy Bret N. Bogenschneider,2020-06-30 How America was Tricked on Tax Policy explains how regular citizens were tricked by the outdated view of economists that much heavier taxation of labor rather than capital is economically justifiable The truth is that workers pay their taxes while the rich pay very little Based on reputable sources of information including publications of the Organization for Economic Cooperation and Development OECD official statistics data and the publications in high ranked journals the book paves the way for a new policy making process aimed to achieve more sustainable taxation and to increase the wellbeing of citizens as the main goal

of any modern state policy. Dealing with critically important and underexplored topics in tax policy the book challenges an enshrined dogma that is rarely challenged at the level of policy. In doing so this book envisions policy changes that could be highly impactful in a new political administration. This book proposes that governments should look for not just corporate income tax rate reduction when announcing their tax reforms but should equally focus on the reduction of the overall tax burden on labor. The negative impact and high social cost of wage taxation is exemplified by the key areas of tax policy that are relevant for every wealthy state such as taking due care of public health investing in education and wellbeing of children and supporting small business for the overall benefit to society. The book compellingly argues how tax policy could be improved by incorporating science and scientific methods. Αόρατες Γυναίκες Caroline Criado Perez ,2019-10-03 SUNDAY TIMES 2019 ROYAL SOCIETY Caroline Criado Perez Times 47% **Billboard Music Week** ,1932

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