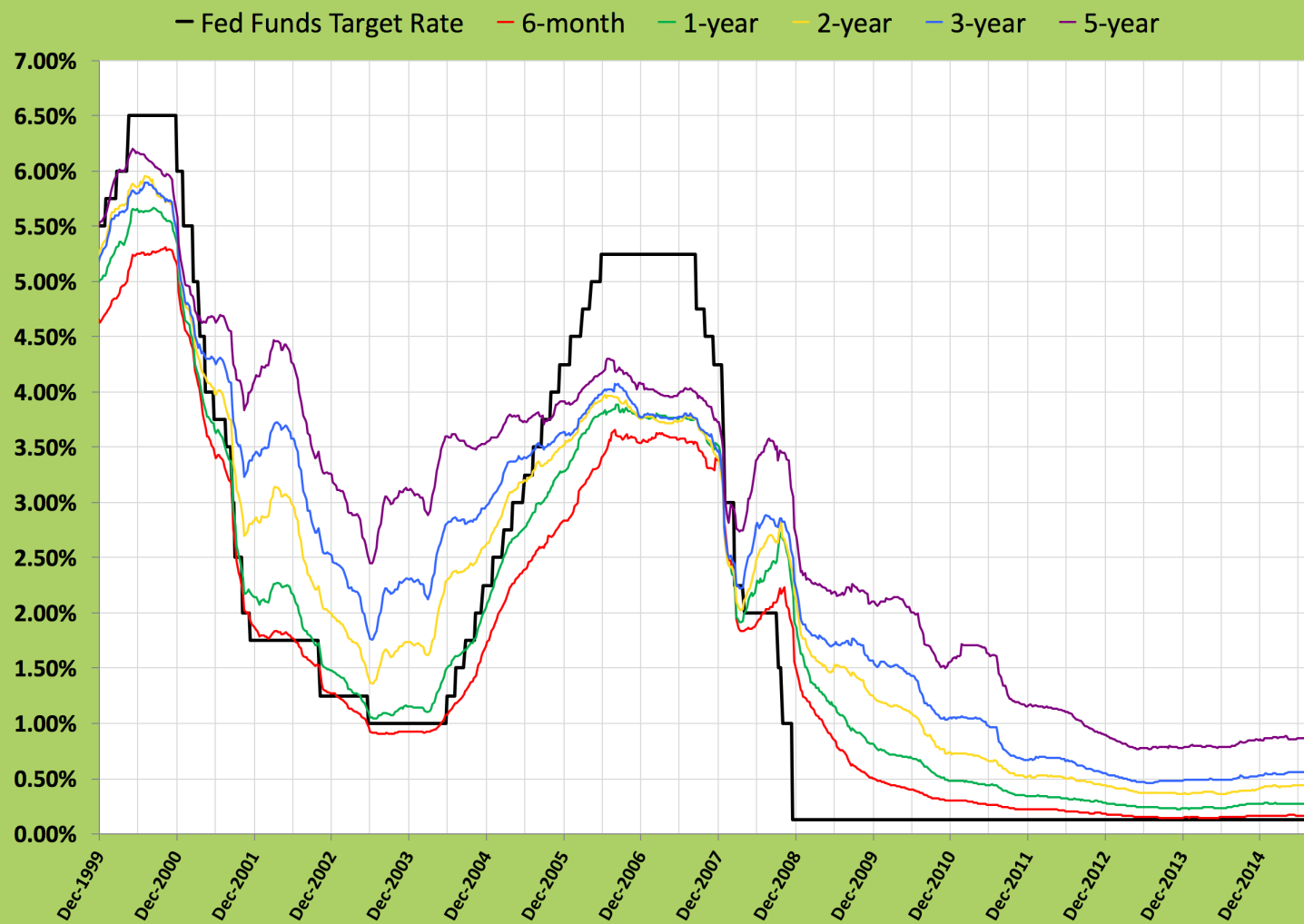


Federal Funds Target Rate vs. National Average CD Yields



Sources: Federal Reserve, Bankrate
Graphic: Sabrina Karl

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