**Product Type:** Home Account

**Product Name:** Home Savings Accounts

**Product Description:** Home Savings Accounts (HSAs) are designed for saving towards home-related expenses. These accounts offer a range of interest rates, from 0.01% to 0.10% APY for standard savings accounts, and up to 2.00% APY for high-yield savings accounts. They may have minimum balance requirements to avoid fees or to earn higher interest rates. Monthly maintenance fees could apply unless a minimum balance is maintained. Funds are generally accessible with some transaction limits per month. Banks might offer promotional rates for new accounts or high balances, which could revert to standard rates after a period. Accounts are insured by the FDIC up to the legal limit and typically include online banking features. Notable examples include Chase Bank, which offers up to 0.02% APY for their Premier Savings; Ally Bank with around 3.00% APY and no fees; and Capital One’s 360 Performance Savings with approximately 3.20% APY and no fees or minimum balance requirements.

**Product Type:** Home Account

**Product Name:** Home Mortgage Accounts

**Product Description:** Home Mortgage Accounts include several types of loans with varying features. Fixed-Rate Mortgages offer a consistent interest rate throughout the loan's term, typically between 5.5% and 7.0% for 30 years. Adjustable-Rate Mortgages (ARMs) start with lower initial rates, around 4.0% to 5.5%, but can adjust periodically based on market conditions. FHA Loans, backed by the Federal Housing Administration, cater to low-to-moderate-income borrowers with competitive rates ranging from 5.0% to 6.5% and a low down payment requirement of 3.5%. VA Loans, supported by the U.S. Department of Veterans Affairs, offer competitive rates (4.5% to 5.5%) with no down payment or private mortgage insurance required for eligible veterans and service members. USDA Loans are provided by the U.S. Department of Agriculture for rural areas, with rates around 5.0% to 6.0% and no down payment, subject to income eligibility. Credit scores, down payment amounts, and loan sizes can influence rates.