

New Issue Fractional CDs



What's New

Invest in New Issue Fractional Certificates of Deposit, with lower minimum investment and increments of \$100!

- Lower investment minimums and increments of \$100 for Fractional CDs to help you reach your goals
- Fractional CD choices with maturities from three months to two years providing flexibility to both capture potential rising interest rates while maintaining some liquidity
- Fractional CD offerings available within our CD offering are highlighted in blue

New Issue CD Offering page

Yields Bonds (33,809) **New Issues (186)** CDs & Ladders (548) Annuities Funds ETFs Managed Accounts

New issue CDs by top rates:

All CDs	3mo	6mo	9mo	1yr	18mo	2yr	3yr	4yr	5yr	10yr	20yr
2.35	2.60	2.85	3.05	3.15	3.35	3.40	3.50	3.55	3.85	--	

Select Action	Description	Coupon	Coupon Frequency	Maturity Date	Fractional CD	Yield	Call Protected	Settlement Date	Quantity Available	Attributes	Period
<input type="checkbox"/> Buy	BEAL BANK USA	2.200	AT MATURITY	11/02/2022	Yes	2.200	Yes	08/03/2022	5,000	CP SFP FDIC SO SKY	3 MO
<input type="checkbox"/> Buy	BANK OF HOPE	2.250	AT MATURITY	11/04/2022	No	2.250	Yes	08/05/2022	5,000	CP SFP FDIC SO	3 MO
<input type="checkbox"/> Buy	KEYBANK NA	2.600	AT MATURITY	02/02/2023	Yes	2.600	Yes	08/02/2022	19,750	CP SFP FDIC SO SKY	6 MO
<input type="checkbox"/> Buy	CONNECTONE BANK	2.750	MONTHLY	05/01/2023	Yes	2.750	Yes	07/29/2022	3,000	CP SFP FDIC SO SKY	9 MO
<input type="checkbox"/> Buy	MECANTILE BK OF LOUISIANA	2.800	AT MATURITY	05/10/2023	Yes	2.800	Yes	08/10/2022	1,949	CP SFP FDIC SO	9 MO
<input type="checkbox"/> Buy	WELLS FARGO BANK NA	3.000	AT MATURITY	07/28/2023	No	3.000	Yes	07/28/2022	98,794	CP SFP FDIC SO	1 YR

Lower-minimum fractional CDs can be purchased for as little as \$100.

New Fractional CD education page

Fidelity CUSTOMER SERVICE | OPEN AN ACCOUNT | PROFILE | LOG OUT

Accounts & Trade | News & Insights | Research | Guidance & Retirement | Investment Products

Fractional Certificates of Deposit (CDs)

CDs are federally insured savings deposits held for a specified time period that offer interest rates typically higher than a savings account to help you reach your goals

- FDIC insurance¹ provides peace of mind
- Minimum investment at Fidelity starts at \$100
- Wide selection of time periods
- Lock in your rate for the entire time you own the CD

Save on your terms

Choose a time period based on when you'll need the money — from as little as 3 months and up to 2 years. If you withdraw early, it's likely you won't receive your full investment back.

[View All CDs](#)

[Benefits](#)

Screenshots are for illustrative purposes only.

- FDIC Insurance¹ on all brokered CDs for peace of mind

New Issue Fractional CDs

What's New

New CD Research pages and a new Trade Ticket provides a modernized experience!



New Issue Trade Ticket

Account: Individual

Cash Available to Trade: AS OF 07/27/2022 03:02:52 PM ET

Cusip: KEYBANK NATIONAL ASSOCIATION CD 2.60000% 02/02/2023

Price	Yield (APY)	Time Period	Coupon Frequency
100	2.600%	6 Month	AT MATURITY

Action: Buy

Amount Type: Quantity | Dollars

Amount: \$ 100

Auto Roll: Only available in increments of \$1000

Order Value: 0.1 CDs or \$100.00

[Preview Order](#)

[Review the CD Disclosure Document for this transaction.](#)

New Research page

Research & Quotes | Welcome to the new Fixed Income Experience | Alerts | Glossary

Keybank National Association Cd 2.60000% 02/02/2023 | CUSIP: DSM7K9274

Buy

Time period	Yield(APY)	Maturity date	Minimum investment	Pay frequency
6 Month	2.600%	02/02/2023	\$100	At maturity

About this CD

CUSIP	DSM7K9274
FDIC insured	✓ Yes
FDIC certificate number	17534
Minimum investment amt.	\$100
Incremental investment amt.	\$100
Survivor option	✓ Yes
Blue sky states	✓ Yes
Bank state	OH
Federally taxable	✓ Yes
Marginable	✗ No

CD timeline

Issue date	08/02/2022
Dated date	08/02/2022
First interest payment	02/02/2023
Last interest payment	--
Maturity date	02/02/2023

Coupon details

Coupon	2.600%
Coupon type	FIX
Current rate effective date	07/20/2022
Day count basis	ACT/365 OR ACT/ACT

Foreign information

Foreign	✗ No
International	✗ No
Domicile country	--

Redemptive features

Call protection	✓ Yes
Continuously callable	--
Workout date	02/02/2023

Screenshots are for illustrative purposes only.

- Updated design helps you navigate the page with ease
- Choose to buy in either Quantity or Dollars, helping you know exactly what and how much you are buying

- Important Information is available at the top of the page
- Simplified layout for additional information via a card format, allowing for easier viewing on mobile devices

Next steps

- Learn more on the [Fractional CDs education page](#)
- View our New Issue [Fractional CD offerings](#)

1. For the purposes of FDIC insurance coverage limits, all depository assets of the account holder at the institution issuing the CD will generally be counted toward the aggregate limit (usually \$250,000) for each applicable category of account. FDIC insurance does not cover market losses. All the new-issue brokered CDs Fidelity offers are FDIC insured. In some cases, CDs may be purchased on the secondary market at a price that reflects a premium to their principal value. This premium is ineligible for FDIC insurance. For details on FDIC insurance limits, visit [FDIC.gov](#). Past performance is no guarantee of future results. Investing involves risk, including risk of loss. References to individual securities are for illustrative purposes only, and should not be considered an offer to sell, a solicitation of an offer to buy, or a recommendation for the security.