

The cash rate shopping opportunity: Is it worth moving?

A simple way to decide whether moving money between Raisin HYSAs is worthwhile is to translate the rate difference into **actual dollars**.

Your Raisin balance	0.25% higher APY	0.50% higher APY	0.75% higher APY	1.00% higher APY
\$25,000	\$63	\$125	\$188	\$250
\$50,000	\$125	\$250	\$375	\$500
\$100,000	\$250	\$500	\$750	\$1,000
\$250,000	\$625	\$1,250	\$1,875	\$2,500
\$500,000	\$1,250	\$2,500	\$3,750	\$5,000

These figures represent the approximate **additional annual interest before taxes** if the higher APY remains in effect for a full year.

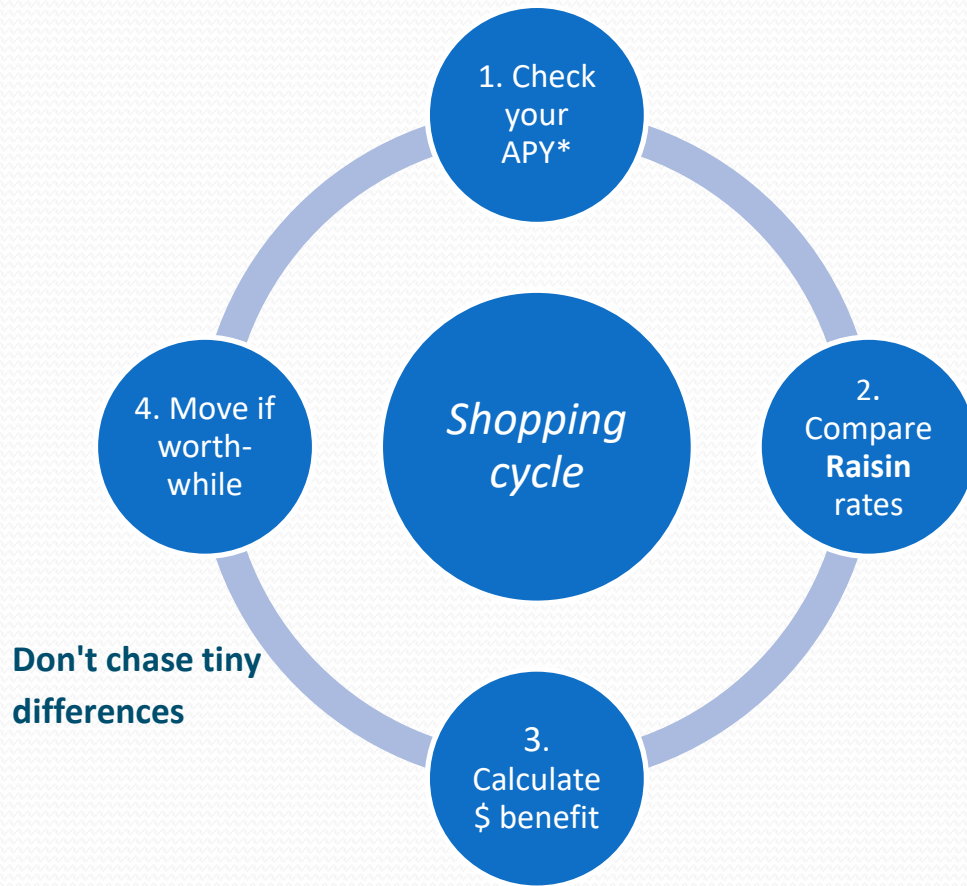
For example, if you have **\$100,000** in a Raisin HYSA* earning 3.50% and can move it to an account paying 4.00%, the additional 0.50 percentage point yield is worth approximately **\$500 per year**. The next question is whether that \$500 is enough to justify moving the money. **Here's the math:**

If you have \$100,000 and move from 3.50% to 4.00%:

- Rate improvement = **0.50 percentage points**
- Additional annual interest = **\$500****
- Two days of interest at 3.50% = about **\$19**
- So you recover the two-day interest gap in about **14 days** of earning the higher rate.

That makes the economics of moving between HYSAs surprisingly compelling when the rate difference is meaningful.

Cash rate shopping cycle using Raisin



Why Raisin has an advantage

Raisin is a marketplace of bank and credit-union deposits.

If you had to open a new savings account at a different bank every time you found a better rate, cash shopping would become cumbersome.

You might have to:

- Open another bank account
- Create another login
- Link external accounts
- Transfer the money
- Close the old account
- Track another tax document

Raisin's marketplace model can reduce some of that administrative friction because you can access multiple participating deposit products through the platform. Raisin says transfers between its savings products and its Cash Account can be immediate, while external-bank transfers generally take one to two business days. That makes moving between products substantially easier than establishing an entirely new banking relationship each time.

*Annual Percentage Yield (APY) is the total real yearly percentage of interest you earn on a deposit account (i.e., HYSA), factoring in compound interest.