



Switching To Safety

(NAPSA)—As you contemplate retirement—something that’s a good idea to do at any age—it may pay for you to adopt new financial habits and invest in a high-yield savings account.

It’s a smart way to diversify your portfolio and reduce your overall risk, which can be a big plus—especially in an uncertain financial climate.

What You Get

Other important benefits include:

- **Peace of mind.** One of the safest investment vehicles is a high-yield savings account. Your savings are fully insured by the FDIC up to at least \$250,000—even if the bank that holds your account fails. In fact, since the formation of the FDIC in 1934, no insured depositor with an account within the FDIC insurance limit has ever lost money as the result of a bank failure.

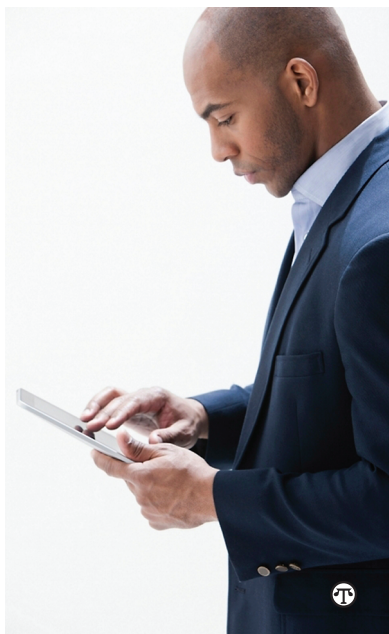
- **Liquidity.** High-yield savings accounts are one of the most liquid investment vehicles, providing you with easy access to your money.

- **No maintenance fees.** An increasing number of savings vehicles, including high-yield savings accounts, don’t impose monthly service fees, provided you maintain a specified minimum balance in your accounts. Look for a savings account with no fees so all your money can keep working for you.

- **Earnings.** Not all savings accounts are high-yield savings accounts. As the term suggests, high-yield accounts offer higher interest rates than conventional savings accounts. That makes them an effective long-term investment vehicle as well as a means of establishing an emergency fund. For example, the CIT Bank Savings account offers competitive interest rates and, like most high-yield accounts, is available online.

What The Banker Says

Explains Raymond Quinlan, executive vice president, banking, CIT Group Inc., the parent company of CIT Bank: “Since the launch of CIT Bank’s online bank, our mission has been to provide our customers with the highest level of



Adopting new financial habits can help you reach your savings goals faster.

service, security and reliability.” That commitment, he adds, “is in keeping with the values that have been CIT Group’s hallmark for more than a century.”

Award Winner

CIT Bank has been awarded five stars in Bankrate.com’s Safe & Sound Ratings service for the quarter ended July 31, 2012, the highest possible rating, for “a superior ranking of relative strength and stability.” Bankrate’s Safe & Sound ratings are comparisons to both industry peer norms and standards. Individual performance levels are determined from publicly available regulatory filings and are compared to asset-size peer norms, industry standards and key absolute benchmarks.

In addition to the high-yield savings account, CIT Bank offers a range of CDs with attractive interest rates. Accounts are insured by the FDIC.

Learn More

For more facts on Bankrate, go to www.bankrate.com. For further information on CIT Bank, visit www.BankOnCIT.com. CIT Bank is a Member of FDIC.