

Published based on [Special Short-Term CD Rates at CapitalSource Bank in California](#)

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CapitalSource Bank has two promotional short-term CD rates with competitive rates. One has a 1.15% APY with a 11-month term, and the other has a 0.95% APY with a 5-month term. Minimum deposit to qualify for these rates is \$ 10,000. These rates are listed in the bank's rates page as of **12/22/2011**.

Above the rate table, the bank states that "to open a new account, call 888.433.4CSB (888.433.4272)." I don't know if the bank will accept customers outside their market area. CapitalSource Bank branches are located throughout Central and Southern California. Some of the cities include Los Angeles, Fresno, Bakersfield, Hanford, Santa Barbara and Redlands.

The bank has an overall health score at DepositAccounts.com of 5 stars (out of 5) with a Texas Ratio of 10.15% (above average) based on September 2011. Please refer to our financial overview of CapitalSource Bank for more details. The bank has been a FDIC member since 2008 (FDIC Certificate # 58878).

How These CD Rates Compare

These short-term CD rates are very competitive compared to what other banks and credit unions offer in Southern California. One of the best short-term CD deals is at First Choice Bank in Cerritos California which offers a 0.90% APY 6-month CD (183 days) and a 1.15% APY 1-year CD (366 days) with a \$ 50K minimum deposit. Another good SoCal deal is at Alaska USA FCU which offers a 1-year CD with 1.25% APY for a \$ 100K minimum deposit. Membership for SoCal residents is limited to residents in San Bernardino County.

The best nationally available short-term CD deals is at CIT Bank which offers a 1-year CD with a 1.15% APY. This also has an add-on and bump-up feature. Minimum deposit is \$ 25K.

If you prefer CD terms under 1 year, it's hard to beat Ally Bank's 11-month No-Penalty CD which has a 0.95% APY. The no-penalty feature allows you to make this CD to have any term you want from 7 days to 11 months (see my review).

Searching for the Best CD Rates

To search for the best nationwide CD rates and the best CD rates in your state, please refer to the CD rates section of DepositAccounts.com.

[Deposit Accounts](#)

You can also find this article published on [Special Short-Term CD Rates at CapitalSource Bank in California](#), and on the tag pages [bank](#), [California](#), [CapitalSource](#), [Rates](#), [ShortTerm](#), [Special](#).