

Published based on [Top CD & Money Market Rates at Floridian Community Bank in South FL - Local Only](#)

Top CD & Money Market Rates at Floridian Community Bank in South FL - Local Only

Floridian Community Bank continues to offer competitive long-term CD rates. These are the same as I reported in September: 2.27% APY 5-year CD, 1.76% APY 4-year CD and a 1.51% APY 3-year CD. Minimum deposit is \$ 1,000. These rates are not listed at the bank's website. I called the bank this morning to confirm these are still valid. These rates are for **12/15/2011**, and they could change anytime. The CSR didn't know the early withdrawal penalty details. However, when I contacted the bank last year, I was told the penalty is 10 months of interest on the 5-year CD and 6 months of interest on the 3-year CD.

The bank rep also told me about their money market account which has a top rate of 1.13% APY for a minimum balance of \$ 250K. The rate is 0.88% APY for a \$ 10K minimum balance which is still very competitive for brick-and-mortar banks. A minimum balance of \$ 2,500 is required to avoid monthly fees.

A branch visit is required to open an account. Floridian Community Bank branches are located in the South Florida cities of Davie, Juno Beach, Delray Beach and Wellington.

The bank's financial health has declined a little since my last report that was based on June 2011 data. Its overall health score at DepositAccounts.com has fallen from 4 stars to 3 stars (out of 5), and its Texas Ratio has increased from 25.85% (average) to 40.05% (below average). These new numbers are based on September 2011 data. Please refer to our financial overview of Floridian Community Bank for more details. The bank has been a FDIC member since 2003 (FDIC Certificate # 57382).

How These CD & Money Market Rates Compare

It's hard to find competitive CD and money market rates in Florida banks and credit unions. For those in the Miami area of South Florida, People Alliance Credit Union has competitive long-term CD rates which include a 2.22% APY 5-year CD, 2.00% APY 4-year CD and a 1.67% APY 3-year CD.

If you're in Florida, you will probably be able to find better rates at banks and credit unions with accounts that are available nationwide. Melrose Credit Union currently has the best long-term CD rates. These include a 2.68% APY 5-year CD, 2.17% APY 4-year CD and a 1.91% APY 3-year CD. UFB Direct currently has the best rate on a savings account: 1.30% APY. Alliant Credit Union has the best savings account rate at all-access credit unions: 1.15% APY. Alliant has a long history of maintaining very competitive rates.

These rates are accurate as of 12/15/2011.

Searching for the Best CD & Money Market Rates

Please refer to the following tables to compare rates in your state and that are available nationwide:

- savings account rates
- money market account rates
- [CD rates](#)

[Deposit Accounts](#)

You can also find this article published on [Top CD & Money Market Rates at Floridian Community Bank in South FL - Local Only](#), and on the tag pages [bank](#), [community](#), [Floridian](#), [Local](#), [market](#), [money](#), [Only](#), [Rates](#), [south](#).