

Published based on [Top Long-Term CD Rates at Royal Bank America in PA & NJ - Local Only](#)

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Certificates of deposit with yields of at least 3.00% are rare these days even for terms as long as 10 years. There are a few local deals that still offer this yield. One is Royal Bank America which is offering 3.00% APY on its 10-year CD and IRA CD. Some other of its competitive long-term CDs include a 2.65% APY 8-year CD, a 2.00% APY 5-year CD and a 1.60% APY 3-year CD. Minimum deposit is \$ 1,000. These rates are listed in the bank's rate sheet as of **12/19/2011**.

The last time I checked with this bank, I was told that accounts must be opened in person at one of the banks' branches. Royal Bank America branches are located throughout southeastern Pennsylvania and New Jersey. Some of the cities with branches include Philadelphia, King Of Prussia and Shillington in the suburbs of Reading.

The bank isn't in the best financial condition. It has an overall health score at DepositAccounts.com of 1 star (out of 5) with a Texas Ratio of 95.56% (poor) based on September 2011 data. Please refer to our financial overview of Royal Bank America for the full details. The bank has been a FDIC member since 1963 (FDIC Certificate # 18962).

How These CD Rates Compare

The best long-term CD rate that's nationally available is 2.80% APY for a 10-year term at Apple Federal Credit Union. A better deal in my opinion is the 2.75% APY 7-year CD and IRA CD at Pentagon Federal Credit Union. The highest CD rate at a bank is 2.50% APY for a 10-year term at Discover Bank.

These rates are accurate as of 12/19/2011.

Searching for the Best CD Rates

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