

Published based on [Top Short-Term CD Rates at Valliance Bank in Texas - Local Only](#)

Top Short-Term CD Rates at Valliance Bank in Texas - Local Only

Valliance Bank is offering three competitive short-term CD rates. The rates are 1.20% APY for 18 months, 1.05% APY for 1 year and 0.95% APY for 6 months. Minimum deposit is \$ 1,000, and the maximum balance may be limited to \$ 249,000. These rates are listed on the bank's front page as of **12/06/2011**.

It appears that a branch visit is required to open an account. It's a small bank with one office located in McKinney, Texas which is in the northern suburbs of Dallas.

The bank has an overall health score at DepositAccounts.com of 2 stars (out of 5) with a Texas Ratio of 71.81% (below average) based on September 2011 data. Please refer to our financial overview of Valliance Bank for more details. The bank has been a FDIC member since 2007 (FDIC Certificate # 58572).

How These CD Rates Compare

The best nationally available 18-month CD rate is 1.35% APY (\$ 25K minimum) at Alliant Credit Union. For nationally available banks, the highest 18-month CD rate is 1.24% APY at Franklin Synergy Bank.

The best nationally available 1-year CD rate without a checking relationship is 1.15% APY. This is available at three institutions, but the best deal is at CIT Bank since it has an add-on and bump-up option.

It's very hard to find 6-month CD rates near 1.00% these days. Atlantic Coast Bank is offering a special 7-month CD with a 1.00% APY. Ally Bank's 11-month No Penalty CD has 0.96% APY. This CD can be made into any term you want from 7 days to 11 months.

These rates are accurate as of 12/06/2011.

Searching for the Best CD Rates

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

[Deposit Accounts](#)

You can also find this article published on [Top Short-Term CD Rates at Valliance Bank in Texas - Local Only](#), and on the tag pages [bank](#), [Local](#), [Only](#), [Rates](#), [ShortTerm](#),