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MAX® your best interest.

Login Join Max

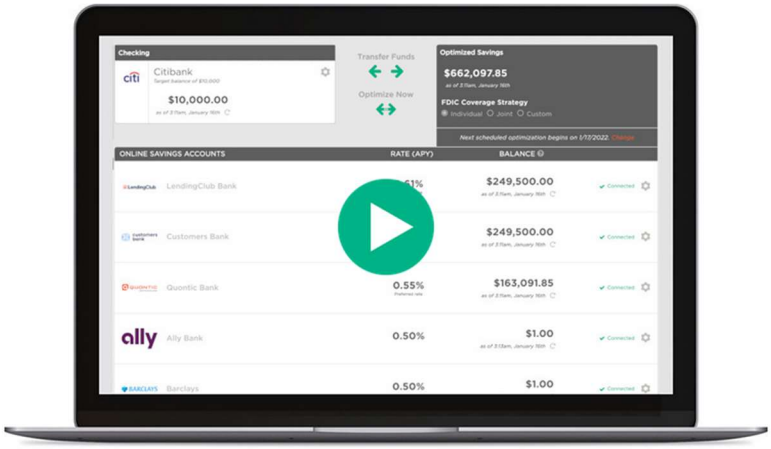
Individuals Financial Advisors Businesses

Intelligent cash management for intelligent investors

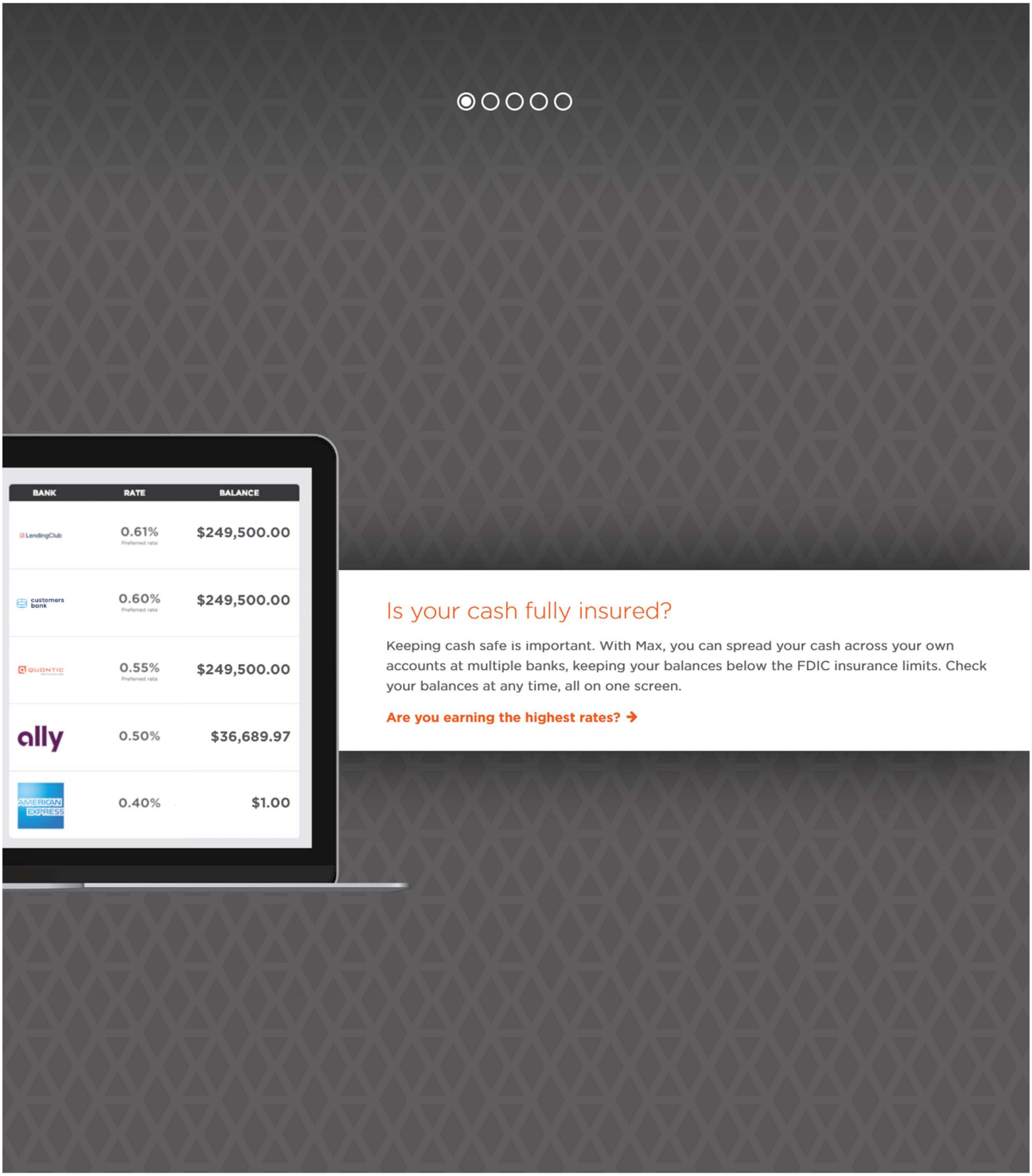
Earn up to 0.82% • Increase FDIC coverage • Keep your existing bank

Get Started

Is Max right for me?



WALL STREET JOURNAL FT MORNINGSTAR The Economist CNBC Forbes OCTAVIAN REPORT Consumer Reports



Is your cash fully insured?

Keeping cash safe is important. With Max, you can spread your cash across your own accounts at multiple banks, keeping your balances below the FDIC insurance limits. Check your balances at any time, all on one screen.

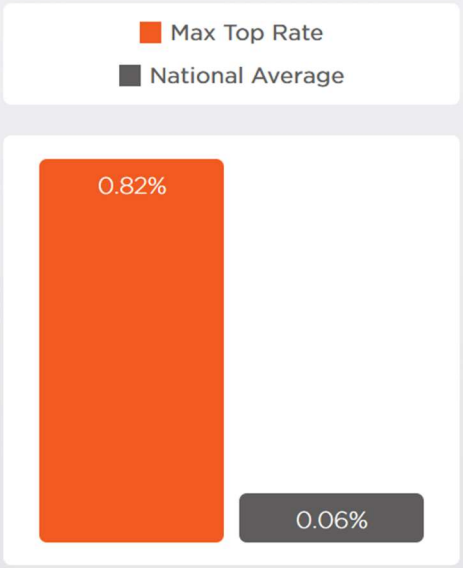
Are you earning the highest rates? →

EARN MORE WITH MAX

Earn More With Max

Banks that operate online have lower operating costs, and they can pass on these savings to depositors in the form of higher rates. Max intelligently proposes to you an optimal allocation of your balances each month to help you earn the best prevailing rates. With Max, you can **earn up to 0.82%**. That's 0.65% to 0.82% more than you might otherwise earn at a traditional "brick-and-mortar" bank and well above what most money market funds are now paying.

Learn More About the Benefits of Active Cash Management



The Max Top Rate is the highest interest rate currently being earned by Max members in their linked savings accounts. The National Average is the simple average of rates paid by U.S. banks on savings accounts, as calculated by the FDIC. Source: FDIC Weekly National Rates

How Much Can I Earn?

How much cash would you like to optimize?*

$ (Required)

Calculate

GET STARTED WITH MAX TODAY

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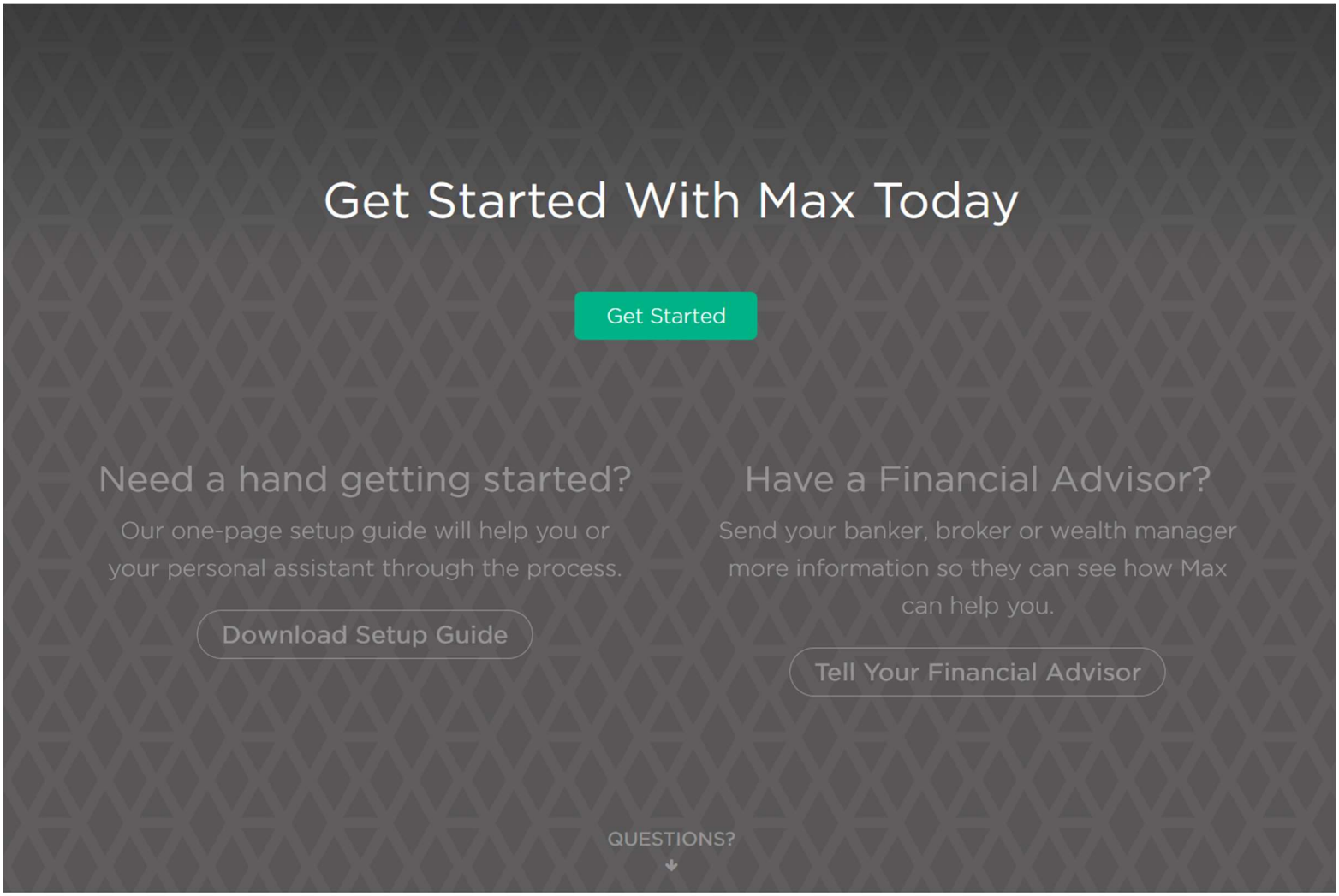

Questions?

Can I keep my existing bank accounts?

Yes! Max is not a bank and never takes custody of your funds. Max simply helps you earn more interest on the cash in your existing bank accounts and any additional accounts that you may choose to open.

Which bank accounts can I link?

You can link your existing checking, savings, and brokerage accounts at thousands of financial institutions to a new Max Checking account which you can open in as little as 60 seconds, or you may link Max directly to your existing checking account at 18 of the largest banks and brokerage firms in the country. Max then helps you earn higher yield at leading FDIC-insured online banks including Barclays, Ally Bank, American Express, UFB Direct, LendingClub Bank, BrioDirect powered by Webster Bank, Quontic Bank, and Customers Bank.

What's involved in signing up for Max?

Link your existing brick-and-mortar checking account or you can open a new Max Checking account in 60 seconds. Then add your choice of higher-yielding online savings accounts. It's easy for you to open new accounts in just a minute or two using the Max Common Application. Tell Max how much you would like to keep in checking and Max will propose to you how to optimize excess cash across your savings accounts, where you can earn more.

Download our Setup Guide for step-by-step instructions.

What happens after I join Max?

Max works quietly in the background, keeping an eye out for the best rates, and proposes to you how you can move your cash to your highest-yielding accounts each month so you can maximize your earnings, even as rates change. You can view your balances at any time and track the status of all your transfers on your Max Dashboard. If you need cash same day, you can always call your banks directly to request a wire transfer since all funds remain in your own bank accounts held directly in your own name.

How secure is Max? How does Max protect my privacy?

We value your privacy and security and have gone to great lengths to protect your personal information and your accounts. Max encrypts all data, employs multi-factor authentication, and is tested regularly by experts in cybersecurity. Max never takes custody of your funds and Max does not sell your personal information to third parties. Learn more about our commitment to privacy and security.

How much does Max cost?

Membership in Max costs just 0.02% per quarter, or $20 per $100,000 held in your savings accounts, subject to a minimum of $12 every 3 months.

Don't see your question answered? Check out our FAQ or contact us.

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