

Credit and Cents

Making More Cents Quarterly Newsletter



Fed Stays Firm on Rates—What That Means for You

In July, the Federal Reserve **held interest rates steady at 4.25%–4.50%**, sticking to its cautious “wait-and-see” approach. Despite strong political pressure, two Fed governors dissented, advocating for a July cut—but the majority held the line.

What this means now:

- A **rate cut in September is still possible** (although odds initially dropped to ~47%) as the Fed awaits more data on inflation, jobs, and trade impacts.
- Markets still price in a high (~90%) probability of a cut by September—though some top economists warn cuts may be delayed **until 2026**.

- **Jeffrey Gundlach, the CEO and CIO of DoubleLine Capital**, sees cuts as virtually certain in 2025 (likely starting soon), citing weak job growth and warning of broader inflation misreading.

 **What it means for you:**

- Borrowing costs stay elevated into fall before easing.
- Earn **4.30% APY** on high-yield savings while rates remain high.
- Review your debt, savings, and budget strategy now—action beats reaction.

 Get the full **7-step financial readiness plan**, trend chart, and expert outlook at CreditandCents.com.

 **Relaxed Savings, Strong Return with [Valley Direct](#)**

Prefer lower balance requirements? [Valley Direct High-Yield Savings](#) pays **4.30% APY** starting with just a **\$1,000 deposit**—no monthly maintenance or hidden charges. Open in minutes and start earning meaningful yields on your emergency cushion. FDIC-insured and fully digital.

 **Earn 4.00% APY with [CIT Bank Platinum Savings](#)**

CIT Bank's [Platinum Savings Account](#) offers a **4.00% APY** on balances of **\$5,000 or more**, with **no monthly fees** and only a **\$100 minimum to open**. FDIC-insured, daily-compounding interest makes it ideal for emergency funds or medium-term goals. Increase your earnings above inflation—safely with FDIC Insurance.

[Click Here To Learn More](#)

 **[Range Wealth Management — Tailored Financial Planning](#)**

Ready for tailored investment advice or an update on your retirement strategy? [Range Wealth Management](#) provides customized planning and coaching to help align your portfolio with your financial goals. Book your no-obligation personal demo today and take proactive control of your financial future.

[Click Here To Learn More](#)

 **[Upgrade Triple Cash Rewards Credit Card — Earn While You Buy](#)**

Looking for everyday but meaningful rewards? The [Upgrade Triple Cash Rewards Visa®](#) card pays **3% cash back on Home, Auto, and Health purchases** (like remodels, medical services, gym

memberships) and **1% on everything else**—with **zero annual fee**. Even better, if you carry a balance, it converts to a fixed-rate installment plan so you can budget smarter. In minutes, you can check if you pre-qualify—without impacting your credit score.

[Click Here To Learn More](#)

Need Cash? First PREMIER Lending Has You Covered

Looking for fast, flexible loan options? [First Premier Lending](#) connects you to unsecured personal loans and credit lines—from as low as \$100 to \$20,000—with **competitive fixed rates, no pre-payment penalties, and decisions based on more than just credit score**. Many borrowers get funded within a business day. Whether it's debt consolidation, repairs, or unexpected costs—this is a simple solution with fast access.

[Click Here To Learn More](#)

For Entrepreneurs & Business Owners

Streamline Bill Pay with [Melio Pay](#)

Paying suppliers or contractors? [Melio Pay](#) lets you **pay vendors via ACH or credit card—even where card acceptance isn't standard—with no monthly fees**. Connect your accounting software (like QuickBooks or Xero), schedule payments, and stay in control of cash flow. In minutes you can automate invoices, delay actual payment with a credit card, and free up capital. Trusted by businesses nationwide for convenience and speed.

[Click Here To Learn More](#)

Thank you for subscribing to our free newsletter. If you found this helpful, please forward it to your friends and family members who can also subscribe to our free newsletter by clicking [here](#).

[High-Yield Savings](#) [Credit Cards](#) [High Interest Checking](#) [Loans](#) [Small Business](#)