



Explore a Cash Plus Account for your goals

There are few things like the joy of reaching a financial goal. You're living your dream as your efforts pay off. You can begin today. Find an account that fits your goals, put a savings strategy in place, and get started.

You can have many goals—beyond retirement—like:

- ✓ Saving for a family vacation.
- ✓ Putting money away for a big purchase.
- ✓ Building your emergency savings.

These may be short-term goals that you'd like to accomplish in a few months to a few years. For a timeline like this, you may want to consider accounts that give your money the chance to grow.



Want to get started with Cash Plus?

Go to vanguard.com/cashplus.

You can also check out our other cash investments and savings options at vanguard.com.

Cash Plus offers:

- **Growth potential:** You have access to a competitive APY and up to 9 times more interest than the average savings account.¹
- **Protection:** You can have the safety of FDIC insurance.²
- **Easy access:** Get your money whenever you need it, with no minimum or fees for electronic bank transfers.³
- **Convenience:** Grow your savings with recurring bank transfers, mobile check deposit, and money transfers from everyday payment apps like Venmo or PayPal.⁴
- **Choice:** Use the bank sweep program (where your account deposits go) or invest in any of the five Vanguard money market funds offered in the account.

Whenever you invest, there's a chance you could lose the money.

¹ The Vanguard Cash Plus bank sweep program APY is 3.65% as of August 18, 2025. The APY will vary and may change at any time. Source for average bank savings yield of 0.38%: FDIC National Rates and Rate Caps as of July 21, 2025. Cash Plus bank sweep APY is current as of date of publication. Current APY is available at [vanguard.com](https://www.vanguard.com). Bank savings accounts offer different services and features than a Vanguard Cash Plus Account. For example, savings accounts often offer features like overdraft protection, ATM access, bill pay services and other conveniences that Cash Plus Accounts do not offer. Cash Plus Accounts allow you to hold certain securities that bank savings accounts cannot hold. In addition, Cash Plus Accounts are subject to fraud prevention restrictions such as holding periods and transaction limits, which may not apply to a bank savings account. There may be other differences between these products that you may want to consider before choosing which option is best for you.

² Bank Sweep program balances are held at one or more Program Banks, earn a variable rate of interest, and are not securities covered by SIPC. They are not cash balances held by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation (VMC); VMC is not a bank. Balances are eligible for FDIC insurance subject to applicable limits. See the list of [participating Program Banks](#).

³ There may be low fees for certain types of transactions. See the [Vanguard Brokerage Services commission and fee schedules](#) for details and exclusions. Your account may be subject to various restrictions to reduce the risk of fraud. Your transactions may be subject to a 7-day holding period as well as daily transaction limits. Generally, new accounts will be subject to a 60-day holding period for cash and check deposits. During this time, you can invest with this cash, but cash deposits into your account may only be returned to the bank account from which the cash was withdrawn. After the holding period is complete, your funds will be fully available to transfer or withdraw.

⁴ Some third-party institutions may not accept the Cash Plus Account routing number for transactions. If you have any issues using the routing number on a third-party website, contact the provider.

For more information about Vanguard mutual funds or Vanguard ETFs, obtain a [mutual fund](#) or an [ETF prospectus](#) or, if available, a summary prospectus. Investment objectives, risks, charges, expenses, and other important information about a fund are contained in the prospectus; read and consider it carefully before investing.

The Vanguard Cash Plus Account is a brokerage account offered by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member FINRA and SIPC. Under the Sweep Program, Eligible Balances swept to Program Banks are not securities: They are not covered by SIPC but are eligible for FDIC insurance, subject to applicable limits. Money market funds held in the account are not guaranteed or insured by the FDIC, but are securities eligible for SIPC coverage. See the [Vanguard Bank Sweep Products Terms of Use](#) and [Program Bank list](#) for more information.

Brokerage assets are held by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member FINRA/SIPC.

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