

# MADISON FIRE DEPARTMENT CREDIT UNION

SHARE, SHARE CERTIFICATE AND LOAN RATES AS OF 5/19/2025

The current rate paid on share (savings) accounts is .20%

Share Certificate Rates			
Term & Type	Minimum Balance to Earn APY	Dividend Rate (APR)	Annual Percentage Yield (APY*)
6 Month SHARE CERTIFICATE	\$500.00	0.45%	.045%
6 Month SHARE CERTIFICATE	\$5,000.00	0.55%	0.55%
<b>9 Month SHARE CERTIFICATE Special</b>	<b>\$5,000.00</b>	<b>4.17%</b>	<b>4.25%</b>
12 Month SHARE CERTIFICATE	\$500.00	0.65%	.065%
12 Month SHARE CERTIFICATE	\$5,000.00	.075%	.075%
<b>18 Month SHARE CERTIFICATE Special</b>	<b>\$5,000.00</b>	<b>3.93%</b>	<b>4.00%</b>
<b>24 Month SHARE CERTIFICATE Special</b>	<b>\$5,000.00</b>	<b>3.69%</b>	<b>3.75%</b>
30 Month SHARE CERTIFICATE	\$500.00	1.00%	1.00%
30 Month SHARE CERTIFICATE	\$5,000.00	1.98%	2.00%

**Share Certificate Dividends are Paid Monthly and at Maturity**

\*Annual Percentage Yield (APY) effective currently and may change without notice. APY for all certificates is based on a 365-day year and assumes that dividends remain in account until maturity.

**ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE**

**Check out our GREAT Loan Rates!**

Looking for a new or used car? Have a current auto loan with a higher rate?  
Purchase or Refinance with Us! Your Credit Union has rates you will like!

Auto & Motorcycle Loans						
	Model Year					
	2023 -2025		2013 to 2022		2012 & Older	
Loan Term (Months)	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36 Months	5.04%	\$29.98	5.01%	\$29.97	6.84%	\$30.80
48 Months	5.19%	\$23.11	5.26%	\$23.14	7.15%	\$24.01
60 Months	5.45%	\$19.07	5.72%	\$19.20	7.40%	\$19.99
72 Months	5.70%	\$16.43	6.62%	\$16.80	7.65%	\$17.36
84 Months	6.70%	\$14.94	N/A		N/A	

RV Loans (snowmobiles, boats ATVs, UTVs, gators, etc. are 2% higher than the rates shown above)

Personal Loan Rates			
Loan Term (Months)	APR*	Payment Per \$1000 Borrowed	Our Maximum Personal Loan Amount is Now <b>\$10,000!</b>
12 Months	9.00%	\$87.45	
24 Months	10.00%	\$46.14	
36 Months	11.00%	\$32.74	
48 Months	12.00%	\$26.33	

**Don't Overpay for your Credit Card Balances**

**Example of a \$10,000 Credit Card Repayment vs \$10,000 MFDCU Personal Loan Repayment**

	APR	# of Payments	Monthly Payment	Total of Payments	Savings with MFDCU!
High Rate Credit Card	21.00%	48	\$309.66	\$14,863.53	
MFDCU Personal Loan	12.00%	48	\$263.43	\$12,644.64	\$2,218.89

APR\* (Annual Percentage Rate)

All loans are subject to underwriting for approval.

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The above loan rates apply to new money only, not refinances