

MADISON FIRE DEPARTMENT CREDIT UNION

SHARE, SHARE CERTIFICATE AND LOAN RATES AS OF 10/21/2025

The Current Annual Percentage Rate paid on Share (Savings) Account is .20%

Share Certificate Rates

Term	Minimum Balance to Earn APY**	Dividend Rate (APR)	Annual Percentage Yield (APY)**
8 Month Special	\$5,000.00	3.98%	4.05%
16 Month Special	\$5,000.00	4.07%	4.15%
6 Months	\$500.00	2.76%	2.80%
12 Months	\$500.00	3.01%	3.05%
18 Months	\$500.00	3.30%	3.35%
24 Months	\$500.00	3.30%	3.35%
30 Months	\$500.00	3.57%	3.63%

Share Certificate Dividends are Paid Monthly and at Maturity

Annual Percentage Yield (APY**) effective currently may change without notice. APY** for all certificates is base 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!

Auto & Motorcycle Loan Rates

Loan Term (Months)	Model Year					
	2023 - 2025		2013 - 2022		2012 & Older	
	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36	4.89%	\$29.92	4.96%	\$29.95	7.00%	\$30.88
48	5.04%	\$23.05	5.21%	\$23.12	7.25%	\$24.06
60	5.30%	\$19.01	5.72%	\$19.20	7.50%	\$20.04
72	5.55%	\$16.36	6.62%	\$16.87	N/A	
84	6.55%	\$14.87	N/A		N/A	

RV Loans(snowmobiles, boats, ATVs, 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 \$10,000!
12	9.00%	\$87.45	
24	10.00%	\$46.14	
36	11.00%	\$32.74	
48	12.00%	\$26.33	

Don't Overpay on your Credit Card Balances

	# of Payments	APR*	Monthly Payment	Total of Payments	Savings with MFDCU!
High Rate Credit Card	48	21.00%	\$309.66	\$14,863.53	\$2,223.29
MFDCU Personal Loan	48	12.00%	\$263.34	\$12,640.24	

APR* (Annual Percentage Rate) APY (Annual Percentage Yield)**

All Loans are subject to underwriting for approval

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