

# MADISON FIRE DEPARTMENT CREDIT UNION

## SHARE, SHARE CERTIFICATE AND LOAN RATES AS OF 02/24/2026

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)**
<b>8 Month Special</b>	<b>\$5,000.00</b>	<b>3.83%</b>	<b>3.90%</b>
<b>16 Month Special</b>	<b>\$5,000.00</b>	<b>3.98%</b>	<b>4.05%</b>
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	3.35%	3.40%

Share Certificate Dividends are Paid Monthly and at Maturity

## CHECK OUT OUR GREAT LOAN RATES!

### Auto & Motorcycle Loan Rates

Loan Term (Months)	Model Year					
	2024 - 2026		2014 - 2023		2013 & Older	
	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36	4.64%	\$29.81	4.71%	\$29.84	6.75%	\$30.76
48	4.79%	\$22.93	4.96%	\$23.01	7.00%	\$23.95
60	5.05%	\$18.89	5.47%	\$19.09	7.25%	\$19.92
72	5.30%	\$16.24	6.37%	\$16.75	N/A	
84	6.30%	\$14.75	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	<h2 style="margin: 0;">Our Maximum Personal Loan Amount is Now \$10,000!</h2>
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	<b>\$2,223.29</b>
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

ALL RATES SUBJECT TO CHANGE AT ANYTIME WITHOUT NOTICE

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