

# MADISON FIRE DEPARTMENT CREDIT UNION

## SHARE, CD AND LOAN RATES AS OF 8/1/2024

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

CD Rates			
Type and Term	Minimum Balance to Earn APY	Dividend Rate (APR)	Annual Percentage Yield (APY*)
6 Month CD	\$500.00	0.45%	0.45%
6 Month CD	\$5,000.00	0.55%	0.55%
<b>9 Month CD Special</b>	<b>\$5,000.00</b>	<b>4.89%</b>	<b>5.00%</b>
12 Month CD	\$500.00	0.65%	0.65%
12 Month CD	\$5,000.00	0.75%	0.75%
<b>18 Month CD Special</b>	<b>\$5,000.00</b>	<b>4.65%</b>	<b>4.75%</b>
<b>24 Month CD Special</b>	<b>\$5,000.00</b>	<b>4.41%</b>	<b>4.50%</b>
30 Month CD	\$500.00	1.00%	1.00%
30 Month CD	\$5,000.00	1.98%	2.00%

### CD Dividends are Paid Monthly and at Maturity

\*Annual Percentage Yield (APY) effective currently and may change without notice. APY for all certificate accounts is based on a 365-day year and assumes that dividends remain in the 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 at a higher rate? Purchase or Refinance with Us! Your Credit Union has rates you will like!

### Auto and Motorcycle Loans

Loan Term (Months)	Model Year							
	New (Never been Titled)		2018 – 2023		2012 – 2017		2011 and Older	
	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36	5.49%	\$30.19	6.49%	\$30.64	6.84%	\$30.80	7.74%	\$31.21
48	5.99%	\$23.48	6.74%	\$23.82	6.94%	\$23.91	7.74%	\$24.29
60	6.29%	\$19.46	6.84%	\$19.72	7.04%	\$19.81	N/A	
72	6.49%	\$16.80	6.94%	\$17.02	7.24%	\$17.16		
84	Call for Current Rate		N/A	N/A	N/A	N/A		

RV Loans (snowmobiles, boats, gators, etc. are 1% higher than the rates shown above.)

### Personal Loan Rates

Loan Term (Months)	APR*	Monthly 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 for your Credit Card Loans

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	<b>\$2,218.89</b>

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.