



**MADISON FIRE DEPARTMENT
CREDIT UNION**
1437 MONROE STREET
MADISON, WI 53711
608-266-4952
www.mfdcu.org

RATES Effective 9/14/2026

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)**
11 Month Special	\$5,000.00	4.22%	4.30%
16 Month Special	\$5,000.00	4.46%	4.55%
6 Month	\$500.00	3.01%	3.05%
12 Month	\$500.00	3.54%	3.60%
18 Month	\$500.00	3.54%	3.60%
24 Month	\$500.00	3.54%	3.60%
36 Month	\$500.00	3.64%	3.70%

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		2019 - 2023		2018 & Older	
	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36	4.50%	\$29.74	4.77%	\$29.87	5.34%	\$30.12
48	4.68%	\$22.89	4.99%	\$23.02	5.65%	\$23.32
60	4.87%	\$18.81	5.15%	\$18.94	5.72%	\$19.20
72	5.12%	\$16.16	5.80%	\$16.48	6.45%	\$16.79
84	5.91%	\$14.57	6.25%	\$14.73	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

ALL RATES SUBJECT TO CHANGE AT ANYTIME WITHOUT NOTICE

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