

# Madison Fire Department Credit Union

## Check out our Savings and CD Rates!!!

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

Our current CD rates are shown below. Call to find out about our current CD Specials!

Minimum \$	6 Month Rate APY*	12 Month Rate APY*	24 Month Rate APY*	30 Month Rate APY*
\$500.00	.45%	.65%	.80%	.90%
\$5,000.00	.55%	.75%	.90%	1.05%

### 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 loan rates you will like!

Auto and Motorcycle Loans								
Model Year								
	New (Never been Titled)		2016 – 2021		2010 – 2015		2009 and Older	
Loan Term (Months)	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36	1.99%	\$28.64	2.79%	\$28.99	3.49%	\$29.30	3.49%	\$29.30
48	2.49%	\$21.91	2.79%	\$22.04	3.49%	\$22.35	3.49%	\$22.35
60	2.79%	\$17.88	2.79%	\$17.88	3.49%	\$18.19	N/A	
72	2.79%	\$15.10	2.79%	\$15.10	3.49%	\$15.41		

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

Stuck in a High Interest Credit Card? Need to Pay Off Bills?

Check out our Personal Loan Rates!

Personal Loans			
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 Possible Savings!	High Rate Credit Card	MFDCU Personal Loan	Savings with MFDCU!
Loan Amount	\$10,000.00	\$10,000.00	
APR	21.00%	12.00%	
# of Payments	48	48	
Monthly Payment	\$309.66	\$263.43	\$46.23
Total of Payments	\$14,863.53	\$12,644.64	\$2,218.89

APR\* (Annual Percentage Rate)

All loans are subject to underwriting for approval.

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Above rates apply to new money only, not refinances.

