

MADISON FIRE DEPARTMENT CREDIT UNION

SHARE, CD AND LOAN RATES AS OF 3/1/2023

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

CD Rates			
Type and Term	Minimum Balance to Earn APY	Dividend Rate	Annual Percentage Yield
6 Month CD	\$500.00	0.45%	0.45%
6 Month CD	\$5,000.00	0.55%	0.55%
9 Month CD Special	\$5,000.00	2.47%	2.50%
12 Month CD	\$500.00	0.65%	0.65%
12 Month CD	\$5,000.00	0.75%	0.75%
18 Month CD Special	\$5,000.00	4.17%	4.25%
24 Month CD	\$500.00	0.80%	0.80%
24 Month CD Special	\$5,000.00	3.93%	4.00%
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 loan rates you will like!**

Auto and Motorcycle Loans

Loan Term (Months)	Model Year							
	New (Never been Titled)		2017 – 2022		2011 – 2016		2010 and Older	
	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36	4.24%	\$29.63	5.24%	\$30.07	5.59%	\$30.23	6.49%	\$30.64
48	4.74%	\$22.91	5.49%	\$23.25	5.69%	\$23.34	6.49%	\$23.71
60	5.04%	\$18.88	5.59%	\$19.14	5.79%	\$19.23	N/A	
72	5.24%	\$16.21	5.69%	\$16.42	5.99%	\$16.56	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

Example of Possible Savings with MFDCU	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	\$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.