

# MADISON FIRE DEPARTMENT CREDIT UNION

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

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%
<b>9 Month CD Special</b>	<b>\$5,000.00</b>	<b>2.47%</b>	<b>2.50%</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>4.17%</b>	<b>4.25%</b>
24 Month CD	\$500.00	0.80%	0.80%
<b>24 Month CD Special</b>	<b>\$5,000.00</b>	<b>3.93%</b>	<b>4.00%</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 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	3.99%	\$29.52	4.99%	\$29.97	5.34%	\$30.12	6.24%	\$30.53
48	4.49%	\$22.80	5.24%	\$23.14	5.44%	\$23.23	6.24%	\$23.60
60	4.79%	\$18.78	5.34%	\$19.03	5.54%	\$19.12	N/A	
72	4.99%	\$16.10	5.44%	\$16.31	5.74%	\$16.45		

**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	<b>Our maximum Personal Loan amount is now \$10,000!</b>
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	<b>\$2,218.89</b>

**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.