

MADISON FIRE DEPARTMENT CREDIT UNION

SHARE, CD AND LOAN RATES AS OF 10/22/2024

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

CD Rates			
Term & Type	Minimum Balance to Earn APY	Dividend Rate (APR)	Annual Percentage Yield (APY*)
6 Month CD	\$500.00	0.45%	.045%
6 Month CD	\$5,000.00	0.55%	0.55%
9 Month CD Special	\$5,000.00	4.41%	4.50%
12 Month CD	\$500.00	0.65%	.065%
12 Month CD	\$5,000.00	.075%	.075%
18 Month CD Special	\$5,000.00	4.17%	4.25%
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 certificates is based on a 365-day year and assumes that dividends remain in 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 with a higher rate?
Purchase or Refinance with Us! Your Credit Union has rates you will like!

Auto & Motorcycle Loans

Loan Term (Months)	Model Year					
	2022 -2025		2012 to 2021		2011 & Older	
	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36 Months	5.18%	\$30.05	5.20%	\$30.06	6.84%	\$30.80
48 Months	5.33%	\$23.17	5.40%	\$23.21	7.50%	\$24.17
60 Months	5.60%	\$19.14	5.87%	\$19.27	7.55%	\$20.06
72 Months	5.85%	\$16.50	6.77%	\$16.93	7.65%	\$17.36
84 Months	6.84%	\$15.01	N/A		N/A	

RV Loans (snowmobiles, boats ATVs, UTVs, gators, 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 Months	9.00%	\$87.45	
24 Months	10.00%	\$46.14	
36 Months	11.00%	\$32.74	
48 Months	12.00%	\$26.33	

Don't Overpay for your Credit Card Balances

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	\$2,218.89

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