

MADISON FIRE DEPARTMENT CREDIT UNION

SHARE, CD AND LOAN RATES AS OF 1/1/2025

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	4.17%	4.25%
12 Month CD	\$500.00	0.65%	.065%
12 Month CD	\$5,000.00	.075%	.075%
18 Month CD Special	\$5,000.00	3.93%	4.00%
24 Month CD Special	\$5,000.00	3.69%	3.75%
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.

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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					
	2023 -2025		2013 to 2022		2012 & Older	
	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36 Months	5.19%	\$30.05	5.16%	\$30.04	6.84%	\$30.80
48 Months	5.34%	\$23.18	5.41%	\$23.21	7.15%	\$24.01
60 Months	5.60%	\$19.14	5.87%	\$19.27	7.40%	\$19.99
72 Months	5.85%	\$16.50	6.77%	\$16.93	7.65%	\$17.36
84 Months	6.85%	\$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)

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48 Months	5.34%	\$23.18	5.41%	\$23.21	7.15%	\$24.01
60 Months	5.60%	\$19.14	5.87%	\$19.27	7.40%	\$19.99
72 Months	5.85%	\$16.50	6.77%	\$16.93	7.65%	\$17.36
84 Months	6.85%	\$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.

ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

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

MADISON FIRE DEPARTMENT CREDIT UNION

SHARE, CD AND LOAN RATES AS OF 1/1/2025

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	4.17%	4.25%
12 Month CD	\$500.00	0.65%	.065%
12 Month CD	\$5,000.00	.075%	.075%
18 Month CD Special	\$5,000.00	3.93%	4.00%
24 Month CD Special	\$5,000.00	3.69%	3.75%
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					
	2023 -2025		2013 to 2022		2012 & Older	
	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed	APR*	Payment Per \$1000 Borrowed
36 Months	5.19%	\$30.05	5.16%	\$30.04	6.84%	\$30.80
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