

Share Dividend Rates effective as of February 1, 2022*

Mid-Atlantic Federal Credit Union
301.944.1800 • www.mafcu.org

| | Balance to Earn Dividends | Annual Percentage Yield | Dividend Rate |
|---|----------------------------|-------------------------|---------------|
| Checking Accounts | | | |
| Cash Rewards¹ | \$0.01 - \$10,000.00 | 1.000% | 0.995% |
| | \$10,000.01 and Above | 0.030% ² | 0.030% |
| E-Checking (Legacy) | \$0.01 | 0.030% | 0.030% |
| Premier Checking (Legacy) | \$0.01 | 0.030% | 0.030% |
| Student Plus (Legacy) | \$0.01 - \$500.00 | 1.000% | 0.995% |
| | \$500.01 and Above | 0.050% ² | 0.050% |
| Savings Accounts | | | |
| Regular Share Savings | \$0.01 | 0.0250% | 0.025% |
| Cash/Cash Back Saver¹ | \$0.01 - \$15,000.00 | 0.500% | 0.500% |
| | \$15,000.01 and Above | 0.050% ² | 0.050% |
| Special Savings/Holiday Club | \$0.01 | 0.050% | 0.050% |
| Cash Critters Club for Kids | \$0.01 | 0.050% | 0.050% |
| Student Plus (Legacy) | \$0.01 - \$500.00 | 1.000% | 0.995% |
| | \$500.01 and Above | 0.050% ² | 0.050% |
| Share Certificates | | | |
| 3 Month Regular | \$1,000.00 | 0.150% | 0.150% |
| 6 Month Regular & IRA | \$1,000.00 | 0.250% | 0.250% |
| 1 year Regular & IRA | \$1,000.00 | 0.300% | 0.300% |
| 2 year Regular & IRA | \$1,000.00 | 0.350% | 0.350% |
| 3 year Regular & IRA | \$1,000.00 | 0.500% | 0.501% |
| 4 year Regular & IRA | \$1,000.00 | 0.650% | 0.652% |
| 5 year Regular & IRA | \$1,000.00 | 0.800% | 0.802% |
| 18 month Regular & IRA Accumulator | \$250.00 | 0.325% | 0.325% |
| Money Market Accounts | | | |
| Consumer Money Market Plus | \$2,500.00 - \$25,000.00 | 0.050% | 0.050% |
| | \$25,000.01 - \$50,000.00 | 0.100% | 0.100% |
| | \$50,000.01 - \$100,000.00 | 0.150% | 0.150% |
| | \$100,000.01 and Above | 0.300% | 0.300% |
| Commercial Money Market | \$0.01 - \$25,000.00 | 0.050% | 0.050% |
| | \$25,000.01 - \$50,000.00 | 0.100% | 0.100% |
| | \$50,000.01 - \$100,000.00 | 0.150% | 0.150% |
| | \$100,000.01 and Above | 0.300% | 0.300% |
| IRA Money Market Accounts | | | |
| Traditional IRA Daily Money Market | \$0.01 | 0.050% | 0.050% |
| Roth IRA Daily Money Market | \$0.01 | 0.050% | 0.050% |
| Coverdell Education Savings | \$0.01 | 0.050% | 0.050% |

*Rates are subject to change at any time without prior notice.



¹ 0.01% dividend rate on entire balance if monthly qualifications are not met.

² Lowest APY only on amount above first tier. First tier balance earns highest APY