

Share Dividend Rates effective as of July 1, 2022

Rates are subject to change at any time without prior notice

Mid-Atlantic Federal Credit Union
301.944.1800 • mafcu.org

	Balance to Earn Dividends	Annual Percentage Yield	Dividend Rate
Checking Accounts			
Cash Rewards¹	\$0.01 - \$10,000.00	1.00%	1.00%
	\$10,000.01 and Above	0.12% ²	0.03%
Premier & E-Checking	\$0.01	0.03%	0.03%
Student Plus Checking	\$0.01 - \$500.00	1.00%	1.00%
	\$500.01 and Above	0.35% ³	0.03%
Savings Accounts			
Regular Share Savings	\$0.01	0.25%	0.25%
Cash/Cash Back Saver¹	\$0.01 - \$15,000.00	0.50%	0.50%
	\$15,000.01 and Above	0.28% ²	0.25%
Special Savings/Holiday Club	\$0.01	0.25%	0.25%
Cash Critters & Student Plus	\$0.01 - \$500.00	1.00%	1.00%
	\$500.01 and Above	0.50% ³	0.25%
Share Certificates			
3 Month Regular	\$1,000.00	0.40%	0.40%
6 Month Regular & IRA	\$1,000.00	0.45%	0.45%
1 year Regular & IRA	\$1,000.00	0.70%	0.70%
2 year Regular & IRA	\$1,000.00	0.80%	0.80%
3 year Regular & IRA	\$1,000.00	2.25%	2.23%
4 year Regular & IRA	\$1,000.00	2.40%	2.37%
5 year Regular & IRA	\$1,000.00	2.80%	2.76%
18 month Regular & IRA Accumulator	\$250.00	0.75%	0.75%
Money Market Accounts			
Consumer Money Market Plus	\$2,500.00 - \$50,000.00	0.40%	0.40%
	\$50,000.01 and Above	0.45%	0.45%
Commercial Money Market	\$0.01 - \$50,000.00	0.40%	0.40%
	\$50,000.01 and Above	0.45%	0.45%
IRA Money Market Accounts			
Traditional IRA Daily Money Market	\$0.01	0.40%	0.40%
Roth IRA Daily Money Market	\$0.01	0.40%	0.40%
Coverdell Education Savings	\$0.01	0.40%	0.40%



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

² Blended rate calculated based on \$100,000 above 1st tier

³ Blended rate calculated based on \$1,000 above 1st tier

Legacy accounts no longer offered