

Share Dividend Rates effective as of January 25, 2023
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	1.000%	0.995%
	\$10,000.01 and Above	0.118% ²	0.030%
Student Plus Checking	\$0.01 - \$500.00	1.000%	0.995%
	\$500.01 and Above	0.35% ³	0.030%
Premier & E-Checking	\$0.01	0.030%	0.030%
Savings Accounts			
Regular Share Savings	\$0.01	0.500%	0.499%
Cash/Cash Back Saver¹	\$0.01 - \$15,000.00	0.750%	0.747%
	\$15,000.01 and Above	0.533% ²	0.500%
Special Savings/Holiday Club	\$0.01	0.500%	0.499%
Cash Critters & Student Plus	\$0.01 - \$500.00	1.250%	1.242%
	\$500.01 and Above	0.524% ³	0.500%
Share Certificates			
3 Month Regular	\$1,000.00	3.900%	3.832%
6 Month Regular & IRA	\$1,000.00	4.100%	4.025%
1 year Regular & IRA	\$1,000.00	4.400%	4.314%
2 year Regular & IRA	\$1,000.00	4.100%	4.025%
3 year Regular & IRA	\$1,000.00	4.150%	4.073%
4 year Regular & IRA	\$1,000.00	4.200%	4.121%
5 year Regular & IRA	\$1,000.00	4.250%	4.169%
18 month Regular & IRA Accumulator	\$250.00	4.050%	3.977%
Money Market Accounts			
Consumer Money Market Plus	\$0.01 - \$100,000.00	1.000%	0.995%
	\$100,000.01 - \$250,000.00	1.100%	1.094%
	\$250,000.01 - \$500,000.00	1.300%	1.292%
	\$500,000.01 - \$1,000,000.00	1.500%	1.489%
	\$1,000,000.01 and above	1.700%	1.686%
Commercial Money Market	\$0.01 - \$100,000.00	1.000%	0.995%
	\$100,000.01 - \$250,000.00	1.100%	1.094%
	\$250,000.01 - \$500,000.00	1.300%	1.292%
	\$500,000.01 - \$1,000,000.00	1.500%	1.489%
	\$1,000,000.01 and above	1.700%	1.686%
IRA Money Market Accounts			
Traditional IRA Daily Money Market	\$0.01	1.000%	0.995%
Roth IRA Daily Money Market	\$0.01	1.000%	0.995%
Coverdell Education Savings	\$0.01	1.000%	0.995%

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

