

Share Dividend Rates effective as of December 27, 2024

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	5.000%	4.889%
	\$10,000.01 and Above	0.909% ²	0.499%
Student Plus Checking	\$0.01 - \$500.00	1.000%	0.995%
	\$500.01 and Above	0.353% 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	3.000%	2.960%
	\$15,000.01 and Above	0.826% ²	0.499%
Special Savings/Holiday Club	\$0.01	0.500%	0.499%
First Savings & Student Plus	\$0.01 - \$500.00	1.250%	1.243%
	\$500.01 and Above	0.750% ³	0.499%
Share Certificates			
30 Day Regular	\$1,000.00	4.000%	3.922%
3 Month Regular	\$1,000.00	4.000%	3.922%
6 Month Regular & IRA	\$1,000.00	4.000%	3.922%
1 Year Regular & IRA	\$1,000.00	4.000%	3.922%
2 Year Regular & IRA	\$1,000.00	3.800%	3.730%
3 Year Regular & IRA	\$1,000.00	3.800%	3.730%
4 Year Regular & IRA	\$1,000.00	3.750%	3.682%
5 Year Regular & IRA	\$1,000.00	3.750%	3.682%
18 Month Accumulator (Regular & IRA)	\$250.00	3.850%	3.778%
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 \$10,000 above 1st tier.

Legacy accounts no longer offered