

## Cheswick FCU



### Cheswick Atomic Division Federal Credit Union

When you join the Credit Union, your money begins earning interest at a very competitive rate without having to lock up your savings for fixed period. We would like to help you save for tomorrow and borrow for your needs today.

#### Standard Office Hours

**Monday, Wednesday, and Friday 7:00 - 9:00 AM and 2:30 - 4:00 PM**

#### **Contact**

Dee Johnson (Treasurer) and Terry Roofner (Associate Treasurer) 724-275-5071 or 724-274-4585  
Contact Board Members at the numbers below if you need information or services  
Email: [homeoffice@cadfcu.com](mailto:homeoffice@cadfcu.com)

The Credit Union is currently being operated out of a Town House at 420 Low Grade Road; Cheswick, PA 15024

#### **Cheswick FCU Interest Rates**

**Beginning 22-June-2021**

**New car, passenger truck, and street motorcycle loans:** 3.00% for loans up to a period 72 months, with the financed amount up to 100% of the total contract price of the vehicle.

**Used car, passenger truck, and street motorcycle loans:** 3.75% for loans on vehicles greater than \$15,000 in value for a maximum period of 60 months. The financed amount of the loan is up to 100% of the NADA value of the vehicle. The maximum loan period is 48 months for a used vehicle loans less than \$15,000. If vehicle is older than 120 months board approval is required.

**New recreation vehicle loan:** 4.25% on loans for boats, ATV's, jet skis, off road motorcycles, tractors, and other vehicles (the "other" vehicle loans require board approval before the loan can be granted) for a maximum loan period of 60 months.

**Old recreation vehicle loan:** 5.00% on loans for boats, ATV's, jet skis, off road motorcycles, tractors, and other vehicles (the "other" vehicle loans require board approval before the loan can be granted) for a maximum loan period of 48 months.

**Personal loan:** 9.50% for unsecured loans for a maximum period of 36 months.

**Secured loan:** 2.75% for loans secured by shares, or board approved assets, for a maximum period of 60 months.

**Home equity loan:** 3.50% for loans for a maximum of 60 months;  
4.25% for loans for a maximum of 84 months and  
4.50% for loans for a maximum of 120 months.

There is a \$600 fee to start the application process and the maximum amount of the loan is limited to 90% of the asset value (appraised value – remaining financed value) of the home. Loans over \$100,000 require special Credit Union Board approval.

**Savings dividend:** 0.10% interest on balances of \$50.00 or greater.

**Note:** Loan payments and savings are available through payroll deduction.

The Cheswick Atomic Division Federal Credit Union is always looking for new members. Membership is open to all Curtiss-Wright employees who work at the EMD Cheswick facility or APSD (Advanced Products and System Division) and their immediate families.

**On Site Board Members****Mailing Address**

Dale Farruggia	x - 5685	412-327-1616 - cell	Cheswick Atomic Division Federal Credit Union
Stan Necheff	x - 5536	412-298-1625 - cell	P. O. Box 518 Harwick, PA 15049
Glenn Long	x - 5725	412-915-7249 - cell	
Dale Miller	x - 5615	412-370-9210 - cell	
Jarrold Hillery			
Terry Walter			