



When you join the Cheswick Atomic Division Federal Credit Union (Credit Union or CADFCU), your money begins earning interest at a very competitive rate without having to lock up your savings for fixed period. The Credit Union would like to help you save for tomorrow and borrow for your needs today.

Standard Office Hours

Monday, Wednesday, and Friday 7:00 – 8:30 AM and 2:30 - 4:00 PM

Contact

Melodee Johnson (Treasurer) or Jody Snebold at 724-275-5071 or 724-274-4585
Also Contact Board Members at the numbers provided below if you need information or services
Email: cadfcu@gmail.com Website: <https://cadfcu.com>

The Credit Union's Plant Office is located at the end of the long narrow hallway, near the vending machines, in Building 5 at the EMD Cheswick facility.

Cheswick FCU Interest Rates Beginning 1-Dec.-2023

New car, passenger truck, and street motorcycle loans: 6.00% 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: 6.50% 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 the vehicle is older than 120 months board approval is required.

New recreation vehicle loan: 7.75% 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: 8.50% 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: 10.25% for unsecured loans for a maximum period of 36 months.

Secured loan: 4.50% for loans secured by shares, or board approved assets, for a maximum period of 60 months.

Home equity loan: 6.75% for loans for a maximum of 60 months,
 7.00% for loans for a maximum of 84 months and
 7.50% 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 80% of the asset value (appraised value – remaining financed value) of the home. Loans over \$100,000 require special Credit Union Board approval.

Savings dividend: 0.50% interest on balances of \$50.00 or greater, starting 1-Dec.-2023

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

The CADFCU is always looking for new members. Membership is open to all Curtiss-Wright employees who work at the EMD Cheswick facility and their immediate families.

On Site Board Members**Mailing Address**

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