



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 a fixed time. The Credit Union would like to help you save for tomorrow and borrow for your financial 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 (Teller/Bookkeeper) 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 machine, in Building 5 at the Curtiss-Wright EMD Cheswick facility.

CADFCU Interest Rates **Beginning 23-Sept.-2025**

New car, passenger truck, and street motorcycle loans: 5.50% 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: 5.70% 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 loan less than \$15,000. If the vehicle is older than 120 months board approval is required.

New recreation vehicle loan: 6.75% 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: 7.50% 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: 10.75% for unsecured loans for a maximum period of 36 months.

Secured loan: 3.00% for loans secured by shares, or board approved assets, for a maximum period of 60 months.

Home equity loan: 6.00% for loans for a maximum of 60 months,
 6.25% for loans for a maximum of 84 months and
 6.50% 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: 1.00% interest on balances of \$50.00 or greater.

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 Curtiss-Wright 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
Jarrold Hillery			