

CHESWICK ATOMIC DIVISION FEDERAL CREDIT UNION

P.O. BOX 518 HARWICK, PA 15049

PHONE NUMBER: (724) 274-4585

FAX NUMBER: (724) 274-4587

WEBSITE: CADFCU.COM

E-MAIL: CADFCU@GMAIL.COM

Fellow Credit Union Members,

February 2, 2026

The Cheswick Atomic Division Federal Credit Union (CADFCU) is initiating a trial program offering Share Certificate Accounts to members of the CADFCU beginning on February 23, 2026. For all United States (US) credit union members, a Share Certificate* Account is virtually identical to the US banking industry's Certificate of Deposit accounts (CDs).

This new Share Certificate Account trial program will offer three different periods of term certificates with the associated percentage rates:

New Share Certificate Account Term	Annual Percentage Yield (APY)
Six (6) Month	3.00%
One (1) Year	3.10%
Two (2) Year	3.20%

A few key limits and requirements to open a new Share Certificate Account include:

- You must be a member of the CADFCU and carry a minimum balance of \$20 (or minimum of \$50 if you have a loan with the CADFCU) in any other shares account.
- The opening deposit must range from a \$500 minimum to \$20,000 maximum for each account. Each member can contribute up to the maximum of \$20,000 independent of the number of Share Certificate Accounts opened.
- Funds compound with distribution of dividends monthly posting to the account on the last day of the month.
- Accounts are subject to early withdrawal penalties if closed prior to the time of maturity.
- Accounts are federally insured up to \$250,000 and backed by the full faith and credit of the US Government and regulated by the National Credit Union Administration (NCUA) agency.

To receive a comprehensive list of all the new Share Certificate Account requirements or additional information please visit the CADFCU's plant office or at the main office, at 801 Freeport Road, Cheswick, PA 15024 during business hours. This trial program has a total capital limit, so please act quickly. The CADFCU appreciates your faithful support as we work to provide new benefits to our members.

Respectfully,

Dale R. Farruggia

President

Cheswick Atomic Division Federal Credit Union (CADFCU)

*The CADFCU is a nonprofit organization and as a member you are a shareholder in the CADFCU as opposed to the banking industry. The US banking industry operates for profit, owned by a private sector company, as opposed to all US credit union's that are member-owners. This is the main reason why most credit unions designate this type of account as a Share Certificate as opposed to a Certificate of Deposit.