



## Credit Union Special "Spring Fling" Loan Rate News



The Cheswick Atomic Division Federal Credit Union (Credit Union or CADFCU) is pleased to announce reduced interest rates on new loan offerings. The special "**Spring Fling**" loan rates commence on **Monday, April 6, 2026**, and are applicable to all vehicle and home equity loans. **All car, passenger truck, motorcycle, recreation vehicle loans, and home equity loans will be reduced for a limited period.** The new loan rates, displayed below in **italicized green font**, are presented alongside the Credit Union's standard low loan rate for personal and secured loans. This offer is available for a limited time and will expire on **Friday, June 19, 2026**.

The Credit Union is offering highly competitive rates compared to Banks and other Lending Institutions, representing some of the lowest rates in the area. All the Credit Union rates are based on simple interest. If you require assistance in comparing the Credit Union rates with other offers, please schedule an appointment by calling 724-274-4585 or 724-275-5071 to speak with a Credit Union representative.

**New car, passenger truck, and street motorcycle loans:** **4.90%** for loans up to a period of 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:** **5.10%** 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 Credit Union Board approval is required.

**New recreation vehicle loans:** **6.45%** on loans for boats, ATV's, jet skis, off road motorcycles, tractors, and other vehicles (the "other" vehicle loans require Credit Union Board approval before the loan can be granted) for a maximum loan period of 60 months.

**Used recreation vehicle loans:** **7.20%** on loans for boats, ATV's, jet skis, off road motorcycles, tractors, and other vehicles (the "other" vehicle loans require Credit Union Board approval before the loan can be granted) for a maximum loan period of 48 months.

**Personal loans:** 10.40% for unsecured loans for a maximum amount of \$7000 over a max. period of 36 months.

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

**Home equity loans:** **5.45%** for loans for a maximum of 60 months,  
**5.70%** for loans for a maximum of 84 months and  
**5.95%** 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 deposits 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 CW-EMD Cheswick facility and their immediate families. Please check out our website at <https://cadfcu.com>.

