



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 or if you desire you may wish to open up a fixed share certificate account. 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 (Manager/Treasurer) or Jody Snebold (Associate Treasurer)
at 724-275-5071 (Plant Office) or 724-274-4585 (Home Office)
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 Curtiss-Wright EMD Cheswick facility.

CADFCU Interest Rates **Beginning: 27 - July - 2026**

New car, passenger truck, and street motorcycle loans: 5.20% 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: 5.40% 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: 7.00% 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 60 months.

Old 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 48 months.

Personal loan: 10.40% for unsecured loans for a max. amount of \$7,000 over a maximum period of 36 months.

Secured loan: 3.00% for loans secured by CADFCU shares and maximum period of 60 months.

Home equity loan: 6.25% for loans for a maximum of 60 months,
 6.50% for loans for a maximum of 84 months and
 6.75% 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.

Share Certificate Account: The program offers three different periods of term certificates with associated percentage rates:

Share Certificate Account Term	Annual Percentage Yield (APY)
Six (6) Month	3.50%
One (1) Year	3.60%
Two (2) Year	3.70%

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

- You must be a member of the CADFCU and carry a minimum balance of \$20 (or \$50 if you have a loan with the CADFCU) in any other share 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 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 program has a total capital limit, so act quickly. CADFCU appreciates your faithful support as we work to provide additional benefits to our members.

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
Erin Mossey	x - 5325	724-351-2273 - cell	Cheswick Atomic Division Federal Credit Union P. O. Box 518 Harwick, PA 15049
Glenn Long	x - 5725	412-915-7249 - cell	
Jarrod Hillery		724-681-9144 - cell	
Eric Klingensmith			