

DISPATCH

July 2011

Compare and Save with CAHPCU

You'll be hard-pressed to find rates as low as ours – new or used and motorcycles too!!

- Rates as low as **2.49% APR¹**
- **90 day no pay²**
- **Terms up to 84 months**
- **Up to 100% financing**
- **Fast and easy application process**
- **Refinance loans from other lenders and save**

Remember at C.A.H.P. Credit Union you get the same low rate whether it's got two wheels or four. Plus, as a kick-start, we're including a free Golden Getaways vacation voucher³ with all vehicle loans funded for \$10,000 or more.

Call us or apply online any time at: www.cahpcu.org

¹ APR = Annual Percentage Rate accurate as of 6/11/2011 and available to well-qualified members. All loans subject to credit approval and membership eligibility. Rates may vary and are based on credit history, term and amount financed. Rates, terms, and conditions subject to change. See CAHPCU for terms and conditions. Some restrictions apply.

² Interest begins accruing upon loan disbursement. Some restrictions apply. 90-day deferral is optional.

³ Vacation packages are 3 days/2 nights to 7 days/6 nights, taxes are not included. Some terms and conditions may apply. Free travel certificate will be mailed upon funding. Vacation packages include hotel accommodations only. Limited offer, good while supply lasts.



PRESIDENT'S MESSAGE



Bruce Baldwin
President/CEO

As the economy continues to flounder and we see more and more 'belt-tightening' in our communities, keeping control of your credit has become critically important. There have also been a lot of changes in the credit and debit card industry of late resulting in new rates and fees for consumers. Be sure to check your next Visa statement and make sure you're getting the same deal you remember signing up for.

When your next statements arrive, make sure you double check the current rate you're paying and your existing credit limit. At C.A.H.P. Credit Union we offer you fixed-rate credit card options with great rates – rates that have been stable for over 20 years. Just a percentage point or two can make a difference, especially if you carry a balance, and many banks have gone way beyond that. We think you'll find it could be a real benefit to switch to a CAHPCU Visa card.

It also pays in this environment to keep your balance-to-limit ratio under control and to keep a close eye on changes to your credit reports. Remember, you can access a free credit report once a year from each of the three credit bureaus at www.annualcreditreport.com.

So take advantage of all CAHPCU Visa credit cards have to offer. To learn more, give us a call or check out our Visa credit cards at www.cahpcu.org where you'll find information that will help you through the ever increasing complexities of today's economic environment and we will continue to keep focused on our Public Safety families and their needs. Enjoy your summer and rely on C.A.H.P. Credit Union where you'll find great people on staff to meet your banking needs.

Bruce Baldwin
President/CEO
C.A.H.P. Credit Union

Enjoy Surcharge-Free Access at 28,000 CO-OP Network ATMs

If the back of your ATM or Debit card carries the CO-OP Network logo, your credit union is a member of the largest credit union-only ATM network in the country. CO-OP Network membership provides surcharge-free access at 28,000 ATMs, which includes 9,000 deposit-taking and 5,500 7-Eleven locations throughout the U.S. and Canada.

Please remember, you are able to locate CO-OP Network Surcharge Free ATMs by sending a text message including the address, intersection or zip code to 692667 (MYCOOP) from any mobile phone. *There is no fee for this service; however, standard text messaging rates apply.*



C.A.H.P. Credit Union Scholarship Awards

CAHPCU awarded six scholarships, for \$1,200 each, to students based upon his or her academic achievement, extracurricular activities, and commitment to their communities. They each exemplify the values of leadership, integrity, and service that C.A.H.P. Credit Union was founded on. Congratulations to all!



Victor Batarseh - Drexel University
Jessica DeChamplain - Masters College
Kourtney Fox - University of Oklahoma
Mary Hurton - Cedarville University
Brenna Jessup - UC Irvine
Tiffany Riser - Cal Poly Pomona

Simply Visa

CAHPCU Visa credit cards offer you a simple choice for credit with our low fixed rates and no annual fees. Our rates have been steady for over a decade and we keep our terms as simple as regulations allow.

With our Platinum Visa you can simplify shopping and travel plans with this straightforward credit card. It doesn't get any better than Platinum and it currently has a fixed-rate of just **10.80% APR^{*}**.

C.A.H.P. Credit Union offers other types of Visa credit cards with competitive rates and terms to fit your style – shop and compare. Visit us at www.cahpcu.org, call, or stop by a branch to learn more.

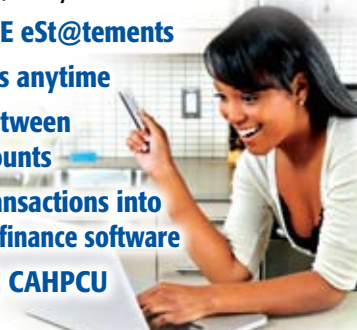
*APR = Annual Percentage Rate. Subject to change. Must be a Member of CAHPCU and at least 18 years of age. Contact the Credit Union for full disclosure. All programs are subject to terms, conditions, and credit approval.

Bank Online All the Time

As long as you have access to the Internet, @ccess-24 allows you to contact us from anywhere. It's especially convenient if you aren't close to a branch, or if you travel a lot.

- **Go green with FREE eSt@tements**
- **View your accounts anytime**
- **Transfer money between your CAHPCU accounts**
- **Download your transactions into your own personal finance software**
- **Communicate with CAHPCU directly via e-mail**

C.A.H.P. Credit Union has years of experience helping members manage their money and protecting their members' privacy and safety, so security and confidentiality play a leading role in our online banking service: @ccess-24. Go green this summer.



Notice of Fee Changes

The Credit Union evaluates member fees regularly to ensure operational activities are adequately accounted for. The following is a list of specific fee adjustments that will become effective on September 1, 2011.

Account Fees

Primary Share Accounts, Account Closure (when account is closed within 182 days of opening) change to: Membership Termination (when account is closed within 182 days of opening) \$30.00

Primary Share Accounts, Account Maintenance – When below required \$50 balance (Youth Accounts exempt) change to: Below Par Value \$10.00/mo

Christmas Club Account Early Withdrawal (each) \$5.00

Loan Fees

Pay-by-Phone\$10.00 ea

Title Processing/Tracking:.....\$20.00 ea

Miscellaneous Fees

Deposit Item Resubmission (owner):.....\$25.00

Deposit Item Returned Unpaid (owner):.....\$50.00

Temporary Checks (Available in sets of 12) to:
Check Request, Temporary Checks (sold in sets of 4)

Annual Meeting

The Annual Board Meeting will be held on Monday, August 22, 2011 at 5:00 p.m. in our headquarters:

C.A.H.P. Credit Union
2843 Manlove Road
Sacramento, CA 95826

If you would like to attend, please R.S.V.P. to Jillian Massey at 800.542.2247 x154 by August 15, 2011.

Privacy Statement 2011

Our Commitment to our Members

C.A.H.P. Credit Union values the privacy of our members. You have chosen to do business with us, and we recognize our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you that you provide to C.A.H.P. Credit Union through any channel constitutes personal information. Protecting your privacy, along with your financial assets is our top priority. C.A.H.P. Credit Union is committed to servicing all the financial needs of its members. As a service to you, our member, we may share information to select third parties that can offer valuable products and services that may interest you. When we share information with other parties for marketing purposes, you can expect them to treat it with the same strict standards as your credit union.

This privacy policy explains how we protect the privacy of your personal information and when we release information about you under certain situations, such as to maintain your account or other circumstances as required or permitted by law.

Information We Collect and Disclose to Others

In the course of doing business, we collect and use various types of information, such as information available from public records and consumer credit reports, as well as information your provide to us. We may also access information about you, such as accessing your consumer credit report, when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. In addition, we collect information about you from the following sources:

- Information we receive from you on applications and other forms you submit to us, such as your name, address, and social security number.
- Information about your transactions with us, our affiliates or others, such as account balances and payment history.
- Information we receive from credit reporting agencies, such as your credit worthiness and credit history.

We may disclose all of the information that we collect as described above. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

Sharing Information with Third Parties

We may disclose nonpublic personal information about you to nonaffiliated third party processors as necessary to complete your transactions, maintain your accounts and records, and as permitted or required by law.

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies
- Non-financial service companies, such as consumer reporting agencies, data processors, check printers, financial statement publishers/printers, plastic card processors, direct marketers, government agencies, and mail houses.

We may also disclose all of the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and as permitted or required by law.

Confidentiality and Security of Information

Keeping your financial information secure is an important responsibility that is taken seriously at C.A.H.P. Credit Union. We value your trust and handle your information with care. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Our policies and procedures emphasize the importance of keeping our members' information confidential. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Accuracy of Information

We make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us at 800.542.2247 or write us at P.O. Box 276507, Sacramento, CA 95827-6507. We will promptly investigate and make any necessary changes to update our records.

Termination of Membership

If you decide to terminate your membership with C.A.H.P. Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

Privacy Choices

As a member of C.A.H.P. Credit Union you are provided with rights to opt-out of information sharing. If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt-out of disclosures to nonaffiliated third parties, you may do so by calling the following toll-free number: 800.542.2247, or send an opt-out notice on the Credit Union's website: www.cahpcu.org by sending an email titled OPT-OUT to webmaster@cahpcu.org.

Serving Those Who Serve Us

www.cahpcu.org

North Office 2843 Manlove Road Sacramento, CA 95826 916.362.4191 800.542.2247	South Office 402 W Arrow Hwy #7 San Dimas, CA 91773 909.599.9329 800.451.2247
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Office Hours

8:00 a.m. - 4:30 p.m.
Monday - Friday

CALL-24

24-Hour Visa Information
and Share/Loan Account Access
800.522.4724

Lost or Stolen Visa Cards

During Business Hours

Call or visit your local C.A.H.P. Credit Union office

After Hours or Weekends

Visa Credit Cards
800.453.4270 (U.S.)
813.570.4881 (Int'l)

Visa Check Cards
800.754.4128



Your deposits are insured up to \$500,000 per account. By members' choice, this institution is not federally insured.

Note: The contents of this newsletter are designed to furnish information to our members with the understanding that it does not constitute accounting, legal, tax or other professional guidance. Expert assistance should be sought from professionals within the specified field. Rates, policies, procedures and services are subject to change and/or deletion without prior notice.



Reminder:

Don't forget to stop by our booth if you're attending the 2011 Traffic Safety Conference in Lake Tahoe this September and say hi.

The Credit Union will also be in San Jose August 25-27 at the California Reserve Peace Officers Association training session.

Holidays Observed:

The CAHPCU will be closed to observe the following holiday:

Labor Day - Monday, September 5, 2011