

DISPATCH

April 2011



C.A.H.P. Has Your Key to a New Ride!

CAHPCU's Auto Loan Rates Are Low!

When it comes to saving money on interest, CAHPCU's low rates put you in the driver's seat. And you can ride easy because your payments will be affordably low. Ask about our GAP and MBI products to protect your ride the moment you hit the streets. Now's the time to finance the car you deserve.

Park Your High-Interest Loan and Refinance at CAHPCU!

Your high-rate auto loan is putting you way behind in the low-rate race! It's time for a quick lane change to CAHPCU's low-rate auto loans. Refinance today and enjoy lower payments along with superior service!

Start your engine and save before the light turns red! Call or visit CAHPCU online today.



PRESIDENT'S MESSAGE



Bruce Baldwin
President/CEO

Is that car you're driving, driving you nuts? In the past, a typical pattern was to sell or trade a car after three years while there's still less than 50,000 miles on the odometer and still carried strong resale value. But that seems to be changing as folks are keeping their vehicles longer and frequently pushing the 100,000 mile mark.

The car market looks to be picking up steam again as the economy appears to be stabilizing some. But before you get rid of any car in your garage, decide what you would need to put in its place. Remember to factor in not only car-loan payments but also insurance and gasoline costs. A new car with better gas mileage could cut gas bills, but the cost to insure that new car likely will go up. And remember, if you have questions about how much car you can afford, or how financing works, a C.A.H.P. Credit Union loan officer can help you size up your car loan options and help you into a new set of wheels you deserve.

Before you set foot on the car lot, get preapproved for an auto loan with CAHPCU. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for. We also provide excellent GAP and MBI plans, at much better prices, to protect your investment.

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Visit www.cahpcu.org call, or stop in to C.A.H.P. Credit Union today. We're here to help with all your vehicle loan needs.

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

Make the Leap to CAHPCU

We're thrilled to have you as a member and with the changing environment at the big banks and credit card companies you may want to evaluate additional CAHPCU services. Switching can be a seamless leap if you follow these simple steps:

- **Don't close your old accounts before setting up your new ones. Open the new account with the minimum you need to do so and then transfer the money from the old account over to the new one. Order new checks and debit cards when you establish your new account.**
- **Evaluate when would be the best date to move your money from one financial institution to another. If you move funds too early or late in the month, there's a chance you may interrupt cash flow or bill payment.**
- **If you're already using an online banking program at your old financial institution, print out or save statements and digital copies of deposited checks as PDFs before you close the account, or it may be hard to access these documents later.**
- **Transfer any automatic or recurring payments from your old account. Find out from your employer**

how quickly direct deposit of your paycheck can be changed over.

- **Wait until you get your new checks and debit cards before closing your old account. Allow all items to clear, as you close out recurring payments or e-bills.**
- **Go back through several months' worth of statements from your old accounts to make sure you don't forget about any automatic payments. Some payments like utility bills or insurance premiums may not be taken out every month. Give yourself at least three to four weeks after you've set up your new automation before closing your old account.**
- **Let merchants you pay online know your new account information when you start using your new account.**
- **Make sure your old financial institution has your contact information so its representatives can get in touch with you if necessary.**

At CAHPCU you can still count on the personal service and financial benefits that seem to have been abandoned by the big banks like free checking, credit cards with no annual fees and access to over 28,000 ATMs in our CO-OP Network.

Call us or visit online today and learn why you belong with CAHPCU!

Notice to California Members

CUNA Mutual Group hereby provides you with notice regarding the pre-existing exclusion provision on open-end credit life and/or credit disability accounts as required annually by the California Insurance Department.

CALIFORNIA NOTICE

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Credit card balances are not subject to the credit life and credit disability pre-existing medical condition provision.

CAHPCU Scholarship Awards

Final call for our annual scholarship award application in 2011! We will be awarding six scholarships of \$1,200 each. It is our hope this scholarship program will help some of our younger members achieve their educational goals.

You can download instructions and an application form online at www.cahpcu.org, or contact either office and we will be happy to mail the materials to you. Please note that all applications must be post-marked by May 14, 2011.

Welcome California Narcotic Canine Association (CNCA)

Please welcome our newest group to the Credit Union, the CNCA. In 1992, through the hard work of the founding board members of CNCA and many other professionals in the business, CNCA became a reality and is now recognized as the mentor organization for narcotic canine law enforcement in California. CAHPCU is looking forward serving members of the CNCA.



2011 Elections: Call for Volunteers

C.A.H.P. Credit Union is currently taking nominations for positions on our Board of Directors and our Supervisory Committee. The following positions are open, with the incumbents listed below:

Position	Incumbent	Term Length
Director/Board	Open	3 Years
Director/Board	Gary Kerr	3 Years
Director/Board	Stephen Quandt	3 Years
Director/Board	Jeff Talbott (<i>correction</i>)	2 Years
Member/Supervisory Committee	Patti Fisher-Misuraca	3 Years

Contact the Nominating Committee at the Credit Union for details on desirable qualities for volunteers and to obtain an application*. Please send your request to C.A.H.P. Credit Union, P.O. Box 276507, Sacramento, CA 95827, Attn: Nominating Committee, or call (800) 542-2247.

* Applications must be postmarked by 5/2/2011.

Going the Extra Mile to Save You Money

Through Invest in America, Credit Union Members can get amazing discounts on **GM** vehicles and other services. Depending on which vehicle you choose, you could save up to thousands of dollars. And, when you finance your new vehicle through CAHPCU, you save even more with a low loan rate. Just visit LoveMyCreditUnion.org to get the details and follow the link to learn how to get your discount. And make sure you talk to a credit union representative about your auto financing.

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

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:

National Police Week - May 15-21, 2011
www.nleomf.com/programs/policeweek/

Holidays Observed:

The CAHPCU will be closed to observe the following holidays:

Memorial Day - Monday, May 30, 2011
Independence Day - Monday, July 4, 2011