

DISPATCH

January 2010



A New Benefit of CAHPCU Membership: BALANCE Financial Fitness Program

C.A.H.P. Credit Union is dedicated

to helping you realize your financial goals—reducing your debt, saving for higher education, buying your first home, or planning for retirement. Which is why we are excited to announce your newest benefit of membership: BALANCE Financial Fitness Program.

Through BALANCE, you have access to free, unbiased money management information and assistance. All you have to do is make a toll-free phone call. As a member of CAHPCU, the program's monthly administration fee of \$35 is waived giving you have access to FREE budget and debt counseling—available Monday through Thursday, 5am to 8pm, Friday, 5am to 5pm, and Saturday, 8am to 5pm (PST). To use the new program, simply call (888) 456-2227.

BALANCE counselors can answer many of your questions immediately—from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, an appointment may be scheduled—giving you the personal attention you need to meet your objectives.

We recognize that money concerns have a serious effect on our quality of life. Now, through our newest partnership, you have access to the very best professional guidance—so you can achieve financial security faster than you ever thought possible. You can learn more about BALANCE on our website.



PRESIDENT'S MESSAGE



Bruce Baldwin
President/CEO

Happy New Year from all of us at the C.A.H.P. Credit Union as we enter our 41st year of serving those who serve us! We hope everyone had a wonderful holiday season with friends and family.

2009 proved to be a year that is still subject to interpretation as far as the economy goes. On any given day you may have read, heard or watched news

that said the economy was up, down, or maybe just sliding sideways. Optimist or pessimist, it's like trying to outguess the weather, and like the weather, the best you can do is to be prepared.

Our job here at the Credit Union, under any circumstance, is to help our members use their combined financial strength to benefit each other. That means we make every effort to ensure our members benefit from the security, superior yields on their savings, low loan rates, and flexibility not found at the banks. By keeping our charter in mind, our savings and certificate products continue to offer competitive rates and you will always be hard-pressed to beat our loan rates.

2010 looks to be a continuing challenge on the economic front. We are already evaluating and building on all of our products and services to help ensure our membership has access to the most secure and beneficial financial services. Appraise your personal financial situation and do not hesitate to work with your financial institution to keep personal financial objectives in line. To help, we have added Balance Financial Services as a free member benefit. Balance provides a vast array of comprehensive financial education and counseling services. You can learn more about Balance, plus the other solutions CAHPCU offers on our web site, www.cahpcu.org. We are, and will continue to be, "The Quality Financial Service Choice for Public Safety Families."

Have a happy, safe, and prosperous New Year!

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

Just Say No to High Rates and Annual Fees

With the new year under way it's a good idea to check up on your credit cards. Sure, balances may be up a bit, but many cards now have strings attached and terms may, or have changed recently. Not ours!

With a C.A.H.P. Credit Union Platinum Visa you can simplify your finances with this straightforward credit card. It doesn't get any better than Platinum and it has a fixed-rate of just 10.80% APR* and no annual fee. So, just say no to those complicated bank cards and start using CAHPCU's Platinum Visa today!

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 online, 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.



2010 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:

<u>Position</u>	<u>Incumbent</u>	<u>Term Length</u>
Director/Board	Lynda Armenta	3 Years
Director/Board	Robert Belli	3 Years
Member/ Supervisory Committee	Jim Harris	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, and Attn: Nominating Committee or call (800) 542-2247. Applications must be postmarked by 5/3/2010.

New Car or Motorcycle Still on Your Wish List?

Now's the time to start thinking about year-end clearance pricing and manufacturer rebates. If there's a new or used car in your future, make sure you contact C.A.H.P. Credit Union when it comes to financing. Remember our loan decisions are made locally—CAHPCU Loan Officers know you and our local economy.



If you're not sure how new, used or leased may impact your budget, then look into our new member benefit with lots of online tools, education and even financial counseling: BALANCE. We're here to make the process of buying a vehicle fast and easy.

- **Low Rates**
- **Same Rates for New or Used Vehicles Including Motorcycles**
- **Terms up to 84 Months**
- **No Prepayment Penalties**
- **Dealership and Private Party Transactions**

CAHPCU Scholarship Awards

We are pleased to announce that our annual scholarship award application is ready to go for 2010! 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 postmarked by May 15, 2010.



Save Time and Money on Tax Preparation with TurboTax

Tax time is right around the corner and on our web site www.cahpcu.org we're pleased to offer members a leading tax preparation service: TurboTax¹

You'll find out just how un-taxing your taxes can be when you file your simple federal return with TurboTax Federal Free Edition.

- **Prepare, print and e-file your simple federal return for FREE**
- **Maximum refund you deserve**
- **Audit Support Center download included**
- **Help & advice available online**
- **Fast refund when you e-file and use direct deposit**

TurboTax is the uncomplicated and inexpensive way to get your taxes done. Fast, easy, and free. With the security of knowing you'll get the maximum refund you deserve.

¹ TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. CUTS Performance Marketing is a National Association of Federal Credit Unions (NAFCU) Preferred Partner.



Serving Those Who Serve Us

www.cahpcu.org

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2843 Manlove Road
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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.



Holidays Observed:

The CAHPCU will be closed to observe the following holidays:

Martin Luther King, Jr. Day - Monday, January 18, 2010

Presidents' Day - Monday, February 15, 2010