

DISPATCH

SUMMER 2026



BANK WITH THE BADGES®

OFFICE CLOSURES

2026

Independence Day

Friday, July 3

Labor Day

Monday, September 7

System Upgrade

Monday, September 14

Columbus Day

Monday, October 12

Veterans Day

Wednesday, November 11

Thanksgiving Holiday

Thursday, November 26

& Friday, November 27

Christmas Eve

Thursday, December 24

Closed at Noon

Christmas Holiday

Friday, December 25

2027

New Year's Eve

Thursday, December 31

Closed at Noon

New Year's Day

Friday, January 1

Martin Luther King Jr. Day

Monday, January 18

Presidents' Day

Monday, February 15

OFFICE HOURS

8:00 AM - 4:30 PM

Monday - Friday

CORPORATE OFFICE

P.O. Box 276507

Sacramento, CA 95827

800.542.2247

cahpcu.org

LOST OR STOLEN

VISA CARDS

During Business Hours

Call or visit your local

CAHP Credit Union office

After Hours and Weekends

Visa Debit and Credit Cards

800.472.3272

FEE SCHEDULE CHANGES

Effective September 14, 2026

Check Cashing for Non-Members -
6% or \$5.00, whichever is greater.

Check Requests:

Cashier's Check \$10.00

Official Check \$5.00

Copies:

Bill Payment Check \$5.00

Loan Document (per page) \$5.00

Paid Official or Cashier's Check \$5.00

Cleared Check (first two per month
incur no charge) \$5.00

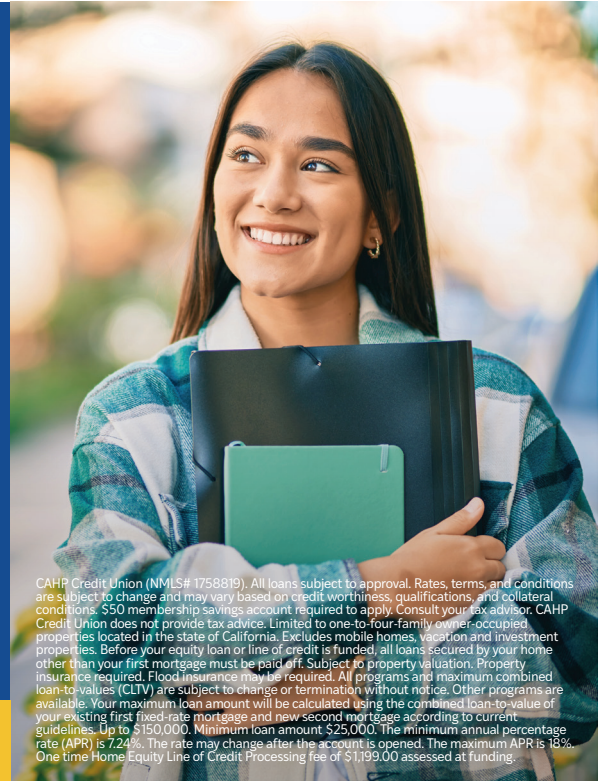
Statement (per page) \$5.00

BECAUSE "FOLLOW YOUR DREAMS" GOT EXPENSIVE.

Big dreams often come with big price tags. That's why CAHP Credit Union offers flexible Home Equity Line of Credit options to help support tuition and future opportunities with confidence.

- Education Expenses
- Debt Consolidation
- Home Improvements

cahpcu.org | 800-542-2247 |   



CAHP Credit Union (NMLS# 1758819). All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications, and collateral conditions. \$50 membership savings account required to apply. Consult your tax advisor. CAHP Credit Union does not provide tax advice. Limited to one-to-four-family owner-occupied properties located in the state of California. Excludes mobile homes, vacation and investment properties. Before your equity loan or line of credit is funded, all loans secured by your home other than your first mortgage must be paid off. Subject to property valuation. Property insurance required. Flood insurance may be required. All programs and maximum combined loan-to-values (CLTV) are subject to change or termination without notice. Other programs are available. Your maximum loan amount will be calculated using the combined loan-to-value of your existing first fixed-rate mortgage and new second mortgage according to current guidelines. Up to \$150,000. Minimum loan amount \$25,000. The minimum annual percentage rate (APR) is 7.24%. The rate may change after the account is opened. The maximum APR is 18%. One time Home Equity Line of Credit Processing fee of \$1,199.00 assessed at funding.

ANNUAL MEETING OF CAHP CREDIT UNION

The annual meeting of CAHP Credit Union will be held at our corporate office, 2843 Manlove Road, Sacramento, California, at 5:00 PM on Monday, August 24, 2026. Three members of the Board of Directors and one Supervisory Committee member will be elected at the Annual Meeting. Nominees recommended by the Nominating Committee are:

Board of Directors:

Paul Duran, Kelley Moore,
and Antonio Ybarra

Supervisory Committee:

Richard Adams



The number of qualified individuals nominated for the Board or Supervisory Committee is not more than the number of vacant positions; therefore, no election is needed.



YOUR SAVINGS INSURED TO \$500,000 PER ACCOUNT

 AMERICAN SHARE INSURANCE

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.



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.