Refinance and Make No Payments for 4 Months!

We are here to help — refinance your Auto Loan today and MAKE NO PAYMENTS FOR 120 DAYS.

- Did you know that we will beat any dealer rate or auto loan refinance rate by 1% APR?*
- This offer is only available for loans financed elsewhere.

Visit cahpcu.org or call 800.542.2247 and apply today!

Erik Estrada

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*APR=Annual Percentage Rate. Your current rate program may not go below 2.99% APR (Annual Percentage Rate) floor. All loans granted on approval of credit (OAC). This offer is not valid on existing CAHP Credit Union loans and member must have a FICO credit score of 640 or higher. Offer subject to change at any time. Some restrictions may apply. All rates are expressed as Annual Percentage Rate (APR). 2.99% APR is based on a 24-month term, 91-100% loan-to-value (LTV), for vehicles model year 2019 or 2020. Estimated monthly payment per $1,000 borrowed at 2.99% APR for 24 months is $42.98.
Debt Consolidation: A Smart Solution in a Time of Need

In times like these, debt can bring about unwanted stress and anxiety, which can impact your overall health. If you are falling into debt, you’re not alone. But there are options available that can help you lighten your debt load and set you on a path to become debt-free. One such option is debt consolidation.

What is debt consolidation?
Debt consolidation is a financial strategy that rolls several debts into one easy-to-manage payment. It can take high-interest debts and place them into a single, lower-interest payment that can help you save money and simplify the debt payoff process. If you’re struggling with debt, a debt consolidation loan just might be the perfect solution.

How does debt consolidation work?
When it comes to credit card debt, interest rates can be overwhelming. In fact, the average credit card interest rate is around 19%, and the average credit card holder has at least four credit cards. This can add up to a mountain of debt that can be very difficult to overcome. But with a debt consolidation loan, you’ll have more than a fighting chance.

Imagine converting all your high-interest credit card balances to one monthly payment that typically has a much lower interest rate. This would make the process for paying your debts a lot easier. And by having a lower interest rate and lower monthly payments, you’ll be able to start contributing more toward your principal. Your goal of becoming debt-free would now be in plain sight.

In most cases, debt consolidation can be used to pay off consumer debt such as:

- Credit cards
- Medical bills
- Payday loans
- Taxes
- Collection bills

Where can I go to find a debt consolidation lender?
The CAHP Credit Union has helped many officers and fellow members get back on track to financial well-being with low-interest debt consolidation loans. We’re here to serve you.

Three reasons to apply for a debt consolidation loan today:

1. **Stop the Bleeding** — We’ll send a check to your credit card companies to pay off your high-interest-rate balances.
2. **Save Money** — If you have high interest rates on your existing debts, consolidating them to a lower interest rate can allow you to save money over time.
3. **Restore Your Credit Score** — Credit rating companies give good scores to people who manage debt and keep open balances on their credit cards. This loan would allow you to do both.

Call Us Today!
To learn more about a CAHP Credit Union debt consolidation loan, please call **800.542.2247**. We can take your application over the phone and help you turn your debt into savings!
Home Equity Line of Credit

Home Is Where the Lower Interest Rate Is.

CAHP Credit Union’s Home Equity Line of Credit is secured by your home, so you can get a better interest rate than with a traditional installment or consumer loan. **Plus, the interest may be tax deductible.**

With your CAHP Credit Union Line of Credit, you can:

- Borrow up to 80% of your home’s equity
- Withdraw cash only when you need it
- Get easy access to cash for ongoing expenses over a long period of time
- Avoid annual fees – there are none
- Enjoy the flexibility of making interest-only payments for the first 10 years of the loan

Apply online today!
cahpcu.org | 800.542.2247

Serving Those Who Serve Us

All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications, and collateral conditions.

1 Consult your tax advisor. CAHP Credit Union does not provide tax advice.
2 Limited to one-to-four-family owner-occupied units, vacation properties, and investment properties located in the state of California. Excludes mobile homes. Before your equity line 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-value (CLTV) are subject to change or termination without notice. An early closure fee of $500 will be assessed if the loan is paid in full within three years of Home Equity Line of Credit from the date of opening. Other programs are available. Your maximum line amount will be calculated using the combined loan-to-value of your existing first mortgage and new second mortgage according to current guidelines.
3 Up to $50,000.
4 The minimum annual percentage rate (APR) is 5.50%. The rate may change after the account is opened. The maximum APR is 19%. Homeowner insurance is required. Flood insurance may be required. Any loan fee that is a percentage of the credit limit (such as origination) and an estimate of any fees imposed for opening the plan is stated as a dollar amount or range.
Notice of Vacancies
The following volunteer positions are up for election:
Board of Directors:
Three (3) 3-year terms;
Supervisory: One (1) 3-year term and one (1) 1-year term.

Nomination Procedures:
Qualified members may be nominated by one of two methods: (1) Recommendation by Nominating Committee or (2) nomination by petition. Eligible members who wish to be considered by the Committee must complete Official Application Documents by May 22, 2020. Please send a written request to the address below to receive Official Application Documents and eligibility criteria. To be eligible to run by petition, candidates must submit Official Application Documents and a Petition Form signed by 100 eligible voting members, not later than June 26, 2020.

CAHP Credit Union
Attn: Nominating Committee
P.O. Box 276507
Sacramento, CA 95827-6507

College Students: Stay Tuned... 
2020 EDUCATIONAL SCHOLARSHIP UPDATE:
Due to the impact of COVID-19 on school programming, we are postponing our 2020 Educational Scholarship program until later in the year. Stay tuned for future announcements — and thank you for your patience.

California Casualty is 105 YEARS old and STIHL GOING STRONG!
Let us help you tackle your tough projects with power, expertise and precision. Enter to win $5,000 worth of STIHL tools from California Casualty. Don’t quit until the job’s done. ENTER TODAY!

ENTER TO WIN: Contest4Heroes.com
No quote or purchase necessary. See website for complete terms and conditions. ©2020 CCMC

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