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President
CAHP Credit Union

Four Keys to Financial Health in 2021—and Beyond

What is financial health? In short, financial health is enjoying financial freedom without constantly worrying about money. It's about being on track to meet your personal financial goals while having enough of a financial cushion or savings to absorb any unexpected expenses.

Most financial experts agree that there are four key components of achieving the financial health and freedom that you desire: Spend, Save, Borrow, and Plan. In this article, we'll explain how these four factors can help guide you on your journey to financial health.



1 Component #1: Spend

You're on your way to financial health when you spend less money than you make and can pay bills on time and in full. You'll find that creating a budget and sticking to it can really help. If you have yet to establish a budget, now is the perfect time to start. There are great resources online that will allow you to create or refine your budget.

2 Component #2: Save

Saving is an essential part of the formula for your financial health. Instant gratification can be very appealing, but keep this in mind: becoming financially healthy takes discipline—and the sooner you save, the more money you will have.

In general, you should try to save a minimum of 10 percent of your monthly income, but any amount will help. Think about having a dedicated amount of money automatically transferred to your savings account every month. You'll find automation can be a great way to save.

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You know that car you've been dreaming about? Well, it's time to stop dreaming and start driving. CAHP Credit Union makes it easy with exceptionally low rates and no money out of pocket for 120 days.

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- No payments for 120 days

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*APR: Annual Percentage Rate. Your current rate program may not go below 2.49% APR (Annual Percentage Rate) floor. All loans granted on approval of credit (CAHP). This offer is not valid on existing CAHP Credit Union loans. Offer subject to change at any time. Some restrictions may apply. All rates are expressed as Annual Percentage Rate (APR). 2.49% APR is based on a 24-month term, 91-100% loan-to-value (LTV), FICO score 730 or higher, for vehicles model year 2020 or 2021. Estimated monthly payment per \$1,000 borrowed at 2.49% APR for 24 months is \$42.76.

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DISPATCH

SPRING 2021



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HOLIDAY OBSERVANCES

CAHP Credit Union will be closed:

Memorial Day

Monday, May 31

OFFICE HOURS

8:00 AM - 4:30 PM
Monday - Friday

HEADQUARTERS

PO 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 Credit Cards
800.543.5073 (U.S.)
727.570.4881 (Int'l)

Visa Check Cards
888.241.2510 (U.S.)
909.941.1398 (Int'l)

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3 Component #3: Borrow

Borrow wisely. It's important to make sure your debt load is no more than 15 percent of your income (not taking into consideration your mortgage). Borrowing, when strategic, can significantly boost your credit score and help you achieve financial health. But proceed with caution—things can get out of control easily if you are not careful.

4 Component #4: Plan

You are financially healthy when your financial planning horizon is longer than one year. Where do you see yourself in five years? Where would you like to be? These are important questions for planning your financial future and working toward your long-term goals. Remember, it does not matter what your financial situation is today; improvements are always possible. Take time to analyze your spending, saving, and borrowing habits, and create a plan to become financially healthy.

We're Here to Help

The road to financial freedom can be overwhelming, but you don't have to go it alone. CAHP Credit Union is here to help. If you have any questions, or if you would like to learn more about the keys to financial health, please visit our website at cahpcu.org or call us at **800.542.2247**.

Low-Rate Home Loans from CAHP Credit Union



A home might be the most important purchase you'll ever make. So it makes sense to get a home loan from a place you trust — CAHP Credit Union. We're a full-service lender that offers low rates on Home Loans along with expert home loan advice. For example, should you get a fixed-rate or adjustable loan? Or, should you consider a conventional loan or a government loan? We'll examine your unique circumstances and help you make a smart decision. Best of all, we make things easy by providing fast, friendly service and these essential features:

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Notice of Vacancies

The following volunteer positions are up for election:

Board of Directors:
Two (2) 3-year terms;
Supervisory: One (1) 3-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 21, 2021. 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 18, 2021.

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

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