



Brad Houle
President
CAHP Credit Union

Are Your Loved Ones Safe From Financial Elder Abuse?

While it's not always the most pleasant topic, discussing finances with aging family members is crucial. Your loved ones may have a firm grip on managing their money now, but as the years pass, they might need help keeping up with expenses and bills.

A more important issue, however, is that as people age, they can become more vulnerable to scammers looking to make a quick buck. It's called financial elder abuse, and the result can be devastating.

Most often, a trusted individual or unknown thief will use an elder's bank account or credit card information to obtain money without permission. But there's always the possibility of a much more serious crime, such as a carefully orchestrated identity theft scheme — one that can wipe out a loved one's entire life savings over a period of time.

The good news is that there are ways to help your aging family members avoid these unfortunate situations. Here's what you can do:

Discuss a Power of Attorney

Power of Attorney is a legal document that allows an individual to appoint someone else to act on his or her behalf. For example, if your aging mother fears that she's going to reach a point where she'll no longer be able to handle her finances, she can assign someone to do it for her. Power of Attorney is a way to legalize this transfer of power.

Whoever signs the Power of Attorney should be trustworthy and responsible. This person not only is in charge of his or her own finances, but moving forward must oversee someone else's as well.

Communicate With Your Family

In order to ensure that the assets of an elder family member are managed properly, talk to him or her (if this is possible) and get clarification on what is to be done with all financial resources.

It's a good idea to also involve other relevant family members and mutually establish a plan. Ensure that everyone is on the same page to avoid future disputes, and after the initial plan is created, keep family members in the loop as time passes.

Watch for Scams

The elderly are popular targets for people who think they can take advantage of vulnerable, sweet or overly trusting people. Even if aging family members are in good health, they're still at risk for elder scams.

It's important to keep an eye on how they spend their money. Advise them not to give anything to strangers who may call, write or email asking for help or demanding the repayment of a supposed debt, for example.

The best advice you can give an aging loved one is to never rush into a financial decision. Always ask for details in writing and get a second opinion.



HOLIDAY OBSERVANCES

CAHP Credit Union will be closed:

Labor Day

Monday, September 3

OFFICE HOURS

8:00 A.M. - 4:30 P.M.
Monday - Friday

HEADQUARTERS

2843 Manlove Road
Sacramento, CA 95826

BRANCH OFFICE

9471 Pittsburgh Avenue
Rancho Cucamonga,
CA 91730
800.542.2247
cahpcu.org

ACCOUNT ACCESS AND INFORMATION

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 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)

The Key to Fire Protection? Be Prepared!

Raging fires across California have reduced thousands of homes and businesses to rubble over the past few years – serving as a devastating reminder that we need to practice fire awareness.

Among all the actions you can take to protect your home from fire, the most important measure is to create [defensible space](#) in order to blunt the flames and give firefighters a better chance to save your dwelling. This means:

- Create a 30-to-100-foot fire-resistant space (or up to 200 feet on slopes) around your home
- Keep plants carefully spaced, low-growing and free of easily ignited resins, waxes or oils
- Space conifer trees 30 feet between crowns
- Trim back limbs that overhang the house

To give your home an extra layer of protection, use high-quality, fire-resistant materials and concepts, [including](#):

- Brick, stone, stucco or concrete exteriors
- Ember-resistant tile, metal, or composite roofs and shingles
- Fire-resistant treatment on wood siding and cedar shakes
- Ember-blocking screens on vents and soffits

Here are some important fire safety preparations your family can make:

- Ensure everyone knows how to use a fire extinguisher and where such devices are kept
- Practice evacuation drills and know at least two escape routes
- Avoid using lawn mowers, trimmers or other yard equipment that can create sparks on dry, windy days
- Prepare an [emergency kit](#) and create a family communication plan

Stay ahead of the flames! Now is the time to take action to make your property more fire-safe. Download an instruction guide [here](#).

Fire protection also includes having the right amount of insurance coverage. A California Casualty advisor is ready to help you review your homeowners or renters insurance policy, or give you a free quote today at 1.800.800.9410. You can also visit [www.calcas.com](#).

AUTO & HOME INSURANCE FOR CREDIT UNION MEMBERS

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*APR=Annual Percentage Rate. Your current rate program may not go below 4.95% APR (Annual Percentage Rate) floor. All loans granted on approval of credit (OAC). 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). 4.95% APR is based on a 24-month term, 91-100% loan-to-value (LTV), FICO score of 730 or higher, and vehicle model year 2017 or 2018.

Annual Meeting Notice

Monday, August 27, 2018, at 4:00 p.m.

CAHP Credit Union Headquarters | 2843 Manlove Road | Sacramento, CA 95826

Please RSVP to Corporate Services: corporateservices@cahpcu.org or 916.369.2106 by August 17.

Dear Members:

Once again, it is time for CAHP Credit Union's Annual Meeting and Election. Members are invited to attend on Monday, August 27, 2018, at 4:00 p.m. at the CAHP Credit Union Headquarters.

Board of Directors:

There are two (2) positions up for election. Two 3-year terms. Dayle Pipher and Jeff Talbott have been nominated.

Dayle Pipher:

Dayle has been a CAHP Credit Union member since 1970 and has volunteered on the Board of Directors for 24 years. He has served on numerous committees, including ALCO, Policy, Building, Scholarship and more. During his tenure, Dayle has helped enhance member service for peace officers throughout the state of California. He is a Life member of the California Association of Highway Patrolmen and a member of Retired PORAC.

Jeff Talbott:

Jeff currently serves as Board Chairman of the CAHP Credit Union. As a member of the Credit Union's Board, he, along with the other volunteers, has developed strategies to provide financial products and services to better serve CAHP Credit Union members. The Credit Union has since experienced growth and provided financial assistance to peace officers in numbers that are unprecedented in the organization's history. Jeff retired from the CHP as Chief of Inland Division and currently serves as the Chief of Police for University of Redlands.

Supervisory Committee:

There is one (1) position up for election. One 3-year term. Kelley Moore has been nominated.

Kelley Moore:

Kelley has had the distinct honor of serving as a volunteer for the CAHP Credit Union since 2015. Currently, Kelley serves the California Highway Patrol as a Lieutenant out of the Baldwin office. Previously, he was in charge of physical fitness programs for CHP employees, explorers and Southern Division's CHP applicants. He was instrumental in founding the CHP's first ever nonprofit affiliate CrossFit gym. Kelley has volunteered on CAHP Credit Union committees such as Scholarship, ALCO and Supervisory.

There will be no nominations from the floor. No election is needed, as there were no more nominees than vacant positions.

CUNA MUTUAL GROUP HEREBY PROVIDES YOU WITH NOTICE REGARDING THE PREEXISTING 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.

1217 CA/10

YOUR SAVINGS INSURED TO \$500,000 PER ACCOUNT



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.