



Brad Houle
President
CAHP Credit Union

Four Important Steps to Successful Car Shopping

Buying a car can be both joyous and stressful. The ultimate goal is to get the right car at the right price. Here are four tips to help you make the most of your car purchasing experience:



Do the Research

This allows you to examine the pros and cons of a vehicle while helping you determine the invoice price — which is lower than the Manufacturer Suggested Retail Price (MSRP). Keep in mind this “sticker” price is suggested and can be negotiated (see step 4). By knowing the invoice price of a car, you’ll be better prepared to negotiate a great deal.



Find a Financing Institution

The financing options and interest rates offered at dealerships are often much higher than an outside lender. Fortunately, CAHP Credit Union has a “Beat Rate” offer. We will beat any dealer rate or auto loan refinance rate by 1 percent APR (a discounted rate cannot be less than 2.99% APR*). And there are no payments for 90 days! Visit cahpcu.org or call 800.542.2247 for more information.



Shop at Different Locations

Don’t jump at the first deal you see because you might miss the opportunity to get a better purchase price elsewhere. In other words, avoid impulse buying — it could save you a lot of money.



Be Sure to Negotiate

Never settle for the price that you see on the sticker. Equally important, be sure to negotiate based off of the purchase price and not what the monthly payments will be. The bottom line: You don’t want to leave the car dealership with your new vehicle knowing that you could have gotten a better price. Negotiate!

Aside from buying a home, purchasing a vehicle will be one of the most important investments you will make. But rest assured — CAHP Credit Union is here to help you along the way!

*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 2018 or 2019. Estimated monthly payment per \$1,000 borrowed at 2.99% APR for 24 months is \$42.98.

DISPATCH

SUMMER 2019



Serving Those Who Serve Us

HOLIDAY OBSERVANCES

CAHP Credit Union will be closed:

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

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

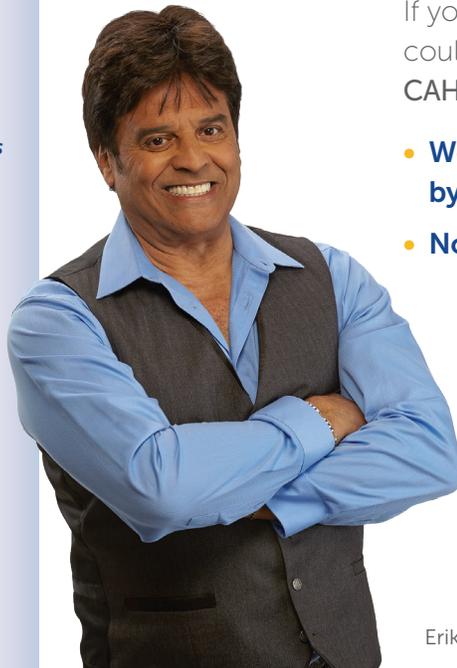
During Business Hours
Call or visit your local
CAHP Credit Union office

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)

Drive it now. Pay for it later. Period.



If you've been thinking about a new set of wheels, your timing couldn't be better. Right now you can take advantage of the CAHP Credit Union "Beat Rate" offer:

- **We will beat any dealer rate or auto loan refinance rate by 1% APR** (discounted rate cannot be less than 2.99% APR)*
- **No payments for 90 days!**

It's time to make that dream car happen.

Visit cahpcu.org or call **800.542.2247**

and apply today!

Erik Estrada

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Notice of Fee Change:

Our Courtesy Pay fee will be \$35.00 for each item paid, effective August 1, 2019.

Annual Meeting of CAHP Credit Union

The annual meeting of CAHP Credit Union will be held at the CAHP Headquarters, 2843 Manlove Road, Sacramento, California, at 5:00 p.m. on August 26, 2019. Two 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

Kari Clark
Bob Belli

Supervisory Committee

Jim Harris

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

A Drowsy Driver Is an Impaired Driver

Drowsy driving is now listed as one of the National Highway Traffic Safety Administration's top public safety dangers behind the wheel along with drugged, drunken and distracted driving. The National Sleep Foundation has concluded that anyone who has slept less than two hours in a 24-hour period is too sleep deprived to operate a vehicle.

Each year, drowsy driving is estimated to be the cause of:

- 328,000 crashes in the U.S.
- 6,400 highway deaths
- \$109 billion in costs, not counting property damage

If you've battled to keep awake while driving, you know how dangerous it can be. Much like drunk drivers, tired drivers are proven to have impaired judgment, slower reaction times and attention failure. In fact, driving without having slept within the past 18 hours is equal to .05 blood alcohol concentration, while driving without having slept within the past 24 hours equates to a blood alcohol concentration of .10.

Are you at risk for drowsy driving impairment? The National Sleep Foundation warns that over-tired shift workers such as law enforcement officers, first responders and nurses are more prone to this problem.

You may be at risk if you:

- Sleep less than six hours per night
- Suffer from insomnia
- Drive long distances without breaks
- Take sedating medications such as anti-depressants, allergy pills or cold tablets

So what's the best way to avoid drowsy driving? It starts with good sleep hygiene. Try to get eight hours of sleep each night, and don't nap during the day. Avoid stimulants like caffeine and nicotine, and stay away from heavy meals close to bedtime.

You shouldn't lose sleep worrying about auto and home insurance. California Casualty will help ensure you and your family have adequate protection. Contact an advisor today for a policy review. Just call 1.800.800.9410 or visit www.calcas.com/cahpcu.



WORK HARD Play Hard

\$7,500 GARAGE MAKEOVER

Create your ultimate garage, courtesy of California Casualty – the preferred auto & home insurance provider for CAHP Credit Union Members.

ENTER TO WIN

PoliceFireGiveaway.com

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