



**Brad Houle**  
President  
CAHP Credit Union

## The Keys to Buying the Best Car at the Best Price

Shopping for a new car or truck can be both exciting and exhausting. Driving home in the right vehicle at the right price involves several important financial and practical decisions. Here are five tips to help you make a smart purchase and avoid buyer's remorse:

1

### Consider What You Can Afford, What You Need and What You Want

Get your car buying experience off to a great start by reviewing your income versus expenses to determine what you have available each month for an auto payment. Then, think about your transportation requirements. What do you need in a vehicle? Finally, think about what you want. By considering these three factors, you'll improve your chances of driving away happy.

2

### Save for a Down Payment

It's pretty simple—the more you borrow, the more the car will ultimately cost. To decrease the amount you finance, it's wise to make a significant down payment. Doing so can help you save a lot of money down the road.



### There's a Vehicle Out There with Your Name on It!

When it comes to purchasing a new set of wheels, it's important to be in the driver's seat. Turn to page 3 for more great car-buying tips!

#### EVENTS

**PORAC Annual  
Conference of Members**  
November 22-24  
Palm Desert, CA

**CNOA's 55th Annual  
Training Institute & Law  
Enforcement Expo**  
November 22-26  
Reno, NV

## CONGRATULATIONS TO OUR 2019 SCHOLARSHIP WINNERS



**Alex Garcia**  
Freshman,  
Edinboro University  
Criminal Justice



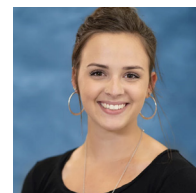
**Alycia Hernandez**  
Freshman,  
UCLA  
Biology



**Cameron Kemper**  
Freshman,  
Cal Poly SLO  
Agriculture Business



**Taylor Okashima**  
Junior,  
Dominican University  
of CA  
Nursing



**Katelyn Wilson**  
Junior,  
CSU, Stanislaus  
Liberal Studies

# DISPATCH

FALL 2019



Serving Those Who Serve Us

## HOLIDAY OBSERVANCES

CAHP Credit Union  
will be closed:

### *Thanksgiving Holiday*

Thursday & Friday,  
November 28 & 29

### *Christmas Eve*

Tuesday, December 24

### *Christmas Day*

Wednesday, December 25

### *New Year's Eve*

Tuesday, December 31

Closed at Noon

### *New Year's Day*

Wednesday, January 1



## How do you turn a house into a home?

With a Home Loan from CAHP Credit Union.

CAHP Credit Union offers great low rates on Home Loans,  
Home Equity Lines of Credit and Refinance programs along  
with these essential features:

Instant quote | Pre-approval | Mobile mortgage and refinance tool

Exclusive STaR law enforcement rate re-lock program

**Stop Dreaming. Start Moving.**

Visit [cahpcu.org](http://cahpcu.org) or call **800.542.2247**

to apply.



Serving Those Who Serve Us



Erik Estrada

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YOUR SAVINGS INSURED TO \$500,000 PER ACCOUNT  
AMERICAN SHARE INSURANCE  
This institution is not federally insured,  
or insured by any state government.



## 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](http://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)

**\$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**

©2019 CCMC, CA Lic #0041343 No quote or purchase necessary. See website for complete terms and conditions.



## GET THE REWARDS YOU DESERVE!

Beginning in 2020, CAHP Credit Union will launch a new rewards program that's designed to reward you for the purchases you make the most. As part of this new program, we're discontinuing our current Rewards Card program through Dreampoints on December 31, 2019. However, you'll still be able to access your current Dreampoints Rewards Card points through December 31, 2020. Stay tuned for more information on this exciting new program!

(Continued from page 1)

## 3 Find the Right Financing Institution and Financing Options

Because financing increases the total cost of the car, the loan you get is very important. And in most cases, you'll get a better loan from your financial institution when compared to the options available at an auto dealership.

For example, the CAHP Credit Union has an exceptional rate right now! It's what we call the "Beat Rate" offer. We'll 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! Be sure to visit [cahpcu.org](http://cahpcu.org) or call (800) 542-2247 for more information.

Regarding an auto loan, it's important to be sure you understand the following key pieces of information:

- The exact price you're paying for the vehicle
- The amount you're financing
- Your finance charge
- Your Annual Percentage Rate (APR)
- The number and amount of your payments
- The total sales price

## 4 Be Prepared

It's never a good idea to walk into a dealership or a private-party sale without doing your homework. The internet is a great resource to become familiar with models, features and pricing. Car-buying magazines and books are also helpful. Be sure to compare offers in advertisements and at dealer showrooms. And, as previously mentioned, consider what you can afford, what you need and what you want.

## 5 Negotiate for the Best Deal

Negotiating with a salesperson and "driving a hard bargain" can often save you 10 to 20 percent off the advertised price. But remember—a deal isn't a deal if you end up with a car you don't really want or features you don't really need. In fact, *ordering* a car could save you more money than negotiating for one on the lot, as you won't pay for unnecessary options.

## The bottom line?

Purchasing a vehicle doesn't have to be difficult. With certain strategies in place—including help from CAHP Credit Union—getting the right car at the right price can be an enjoyable experience! If you would like to learn more about our auto financing options, please contact us at 800.542.2247.