



Brad Houle
President
CAHP Credit Union

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. Best of all, we make things easy by providing fast, friendly service and these essential features:

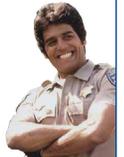
- Exclusive STaR law enforcement rate re-lock program
- Instant quote
- Pre-approval
- Mobile application

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Visit cahpcu.org or call **800.542.2247** today to learn more and apply for a low-rate home loan.



Serving Those Who Serve Us



Erik Estrada

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Five Tips to Help You Achieve Financial Strength in 2020

Now is a perfect time to examine your financial health and find ways to improve it. Here are five tips that will help you see your financial picture with 20/20 vision and achieve financial strength for 2020.

1 Create or Re-evaluate Your Budget

One of the keys to strong financial health is knowing where you stand financially. Create a budget, or evaluate the one you already have while considering these important suggestions:

- Research your past spending habits
- Make income and expense projections for the year
- Examine your cash flow
- Make or update your monthly budget
- Keep track of your spending habits
- Maintain a balanced budget every month

2 Manage Your Debt

Debt can obviously be pretty stressful. But there are ways to avoid it. Make a list of debts to see where you stand. Once you have an idea of your debt, make a plan. If possible, pay off your smaller debts first. This will allow you to chip away at your debt in an effective and efficient manner.

3 Find Ways to Cut Costs

One of the best ways to reduce costs is to eliminate unused services. Start by evaluating what you pay to watch TV. Many people are replacing their cable TV with streaming services for a fraction of the cost. What other services can you do without in order to save money?

EVENTS

CHP Retirees Conference

March 8-11
Laughlin, NV

Baker to Vegas

April 4-5
Las Vegas, NV



OFFICE HOURS

8:00 AM-4:30 PM
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)

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4 Prepare for the Unexpected and Start an Emergency Fund

An unexpected expense by nature is just that—unexpected. That's why it's important to have an emergency fund in place to help you when you need it most. The ideal emergency fund will account for expenses covering three to six months. Start with \$1,000 and work to increase your fund over time.

5 Understand Your Credit Score

Each year, you can receive one free credit report from Equifax, Experian and TransUnion. Take advantage of these reports and see where you stand. Credit scores range from 300 (lowest) to 850 (highest).

A high credit score can help you save thousands of dollars over a lifetime. So it's important to understand the five components that make up your credit rating:

1. **Payment history = 35%**
2. **Capacity = 30%**
3. **Length of credit = 15%**
4. **New credit = 10%**
5. **Types of credit = 10%**

Another important thing to know is that it's never too late to improve your credit score—especially when you understand the math that goes into it.

The CAHP Credit Union wants to help you maximize your financial health for 2020. Contact us and take advantage of a free credit report checkup with one of our certified financial coaches.

\$5,000

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VISA REWARDS PROGRAM UPDATE:

Good news! Our new Rewards program will be available in June 2020! Therefore, your current Dreampoints Rewards will expire on April 1, 2020. We look forward to sharing our new program!

Your Guide to Financial Success in the New Decade

We've already explored five ways to help you strengthen your financial health in 2020. Now, let's take a look at five tips designed to maximize your financial status over the new decade.



Tip #1: Keep a Watchful Eye on Where Your Money Is Going

One of the best ways to start the new decade is to focus on your spending. As you track your spending habits, take a look at the past few months and see if there are spending trends that can be eliminated or reduced.



Tip #2: Pay Your Bills Right After You Get Paid

Taking care of your monthly obligations first is a key component of financial success. Missing a due date can result in late fees. More importantly, a late payment might be reported to a credit bureau—something you definitely want to avoid.



Tip #3: Commit to Living Within or Below Your Means

When you are living at or below your means, you're spending less and saving more. It might not be as glamorous as "keeping up with the Joneses," but it will help pave the way to the financial success you desire.



Tip #4: Purchase Items When You Have Cash

Before making a purchase, ask yourself if the item is something you want right now or something you need right now. If it's something you want, consider waiting until you have cash. If you buy it with credit, it can cost a lot more in the long run.



Tip #5: Save Money in as Many Ways as Possible.

Another key component of strong financial health is the ability to save money. Here are a few ways to cut down on your spending:

- Go to the grocery store with a plan: Make a shopping list and stick to it. This will help you avoid spending money on items you don't really need.
- Bring your lunch to work: Having lunch at a restaurant can wreak havoc on your budget. Keep in mind that eating out two days can cost as much as an entire week's worth of homemade lunches.
- Buy used items or go to a secondhand store: Not buying something new is a great way to save. Look for the item you want in a secondhand store or online. You may find it in excellent condition and at a fraction of the cost.

Your financial health is important to us at CAHP Credit Union. We want to help our members experience great financial success throughout the new decade. If you have any questions, please visit our website at cahpku.org or call 800.542.2247.