



Lucas Forrest Chellew

In Honor and Memory of Officer Lucas Forrest Chellew

Please help support the family of Sacramento CHP Officer **Lucas Forrest Chellew**.

An eight-year veteran of the force, he is survived by his wife, son and daughter.

[Make a Donation](#)



Grab Some Cash for COLLEGE

The 2017 Educational Scholarship is now available. Completed applications must be submitted by June 30, 2017.

[Apply Today!](#)

Important Tax Information

Support the Families of Those Who Have Given Their All With Your Annual Filing

The mission of the California Peace Officers' Memorial Foundation (CPOMF) is to support the families of our fallen heroes through financial assistance programs, educational grants and support groups, among others.

It's easy to help honor these heroes by making a voluntary, tax-free contribution to the CPOMF on your personal California state income tax return. Simply indicate the amount to be donated where instructed on the tax return form. California law mandates that all contributions be used to maintain the California Peace Officers' Memorial in Sacramento, underwriting the annual memorial ceremonies (May 7-8, 2017) and other activities held in support of the surviving families of brave peace officers who have made the ultimate sacrifice.

California Resident Income Tax Return 2016

FORM 540

California Peace Officer Memorial Foundation Fund	• 408	00
110 Add code 400 through code 419. This is your total contribution	• 110	00

✓ California Peace Officers' Memorial Foundation Fund.....\$10.00

Join the 100,000 peace officers serving California in an effort to help CPOMF "take care of our own," and visit camemorial.org to learn more.



Brad Houle, CCE
President
C.A.H.P. Credit Union



FAST FACT

Did you know you can save money simply by collecting loose change in a jar? Those pennies, nickels and dimes can quickly add up to \$500 or more a year!

If you want a faster savings solution, you might also consider a Debt-Consolidation Loan from C.A.H.P. Credit Union. These loans convert high-rate credit card bills into one, low-interest-rate payment — so you can put more into savings.

Don't Let Debt Creep Up on You

When you're not tracking your every purchase and overall spending, it's easy to be blindsided by debt. But with proper planning and know-how, you can start making the necessary changes to stop debt from consuming your life.

The first step: becoming aware of the ways in which you spend money. While it may sound obvious, here are some common ways debt can take hold without us even realizing it:



Planning a vacation on credit

Plan vacations within your means, whether that's going in the off-season, changing your destination or simply setting aside the funds. Don't forget about daily trip expenses — a vacation is more fun when you don't have to worry about paying it off.



Never saying "no"

This one can be difficult, especially when it comes to your children or family. Instead of relying on credit, try to anticipate expenses like new soccer cleats or the new video game that comes out next month — and add them to your budget.



Spending without a budget

If you asked, "What budget?" chances are you've been surprised by a monthly credit card bill. Instead of mindlessly swiping, check your credit card and bank statements regularly, itemize your spending and determine exactly where your money is going to maximize your chances of financial well-being.



Paying off debt with credit

Be mindful when transferring balances to lower-rate credit cards or debt-consolidation loans. Be prepared to pay higher interest rates down the road, and have a plan in place for when a low APR promotional rate expires.

Call us at 800.542.2247 or visit cahpcu.org

to learn how our low-rate solutions can help you keep your debt in check.

DISPATCH

SPRING 2017



Serving Those Who Serve Us

HOLIDAY OBSERVANCES

C.A.H.P. Credit Union will be closed:

Memorial Day

Monday, May 29

Independence Day

Tuesday, July 4

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
C.A.H.P. 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)

We focus on you,
SO YOU CAN STAY FOCUSED.



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1-866-601-5097
ForOurOfficers.com



California Casualty
WE PROTECT AMERICAN HEROES®

C.A.H.P. Credit Union Notice of Vacancies

Dear Members:

It's time to announce C.A.H.P. Credit Union's Annual Meeting and Election. Members are invited to attend on Monday, August 28, 2017. Additional details and information regarding the Annual Meeting will be provided to members at a later date.

The following volunteer official positions are up for election:

Board of Directors:

There are three (3) positions up for election.
Three 3-year terms.

Supervisory Committee:

There is one (1) position up for election.
One 3-year term.

Nomination Procedures:

Qualified members may be nominated by one of two methods: (1) nomination by the Nominating Committee or (2) nomination by petition. Those eligible members who wish to be considered by the Nominating Committee must obtain and complete Official Application Documents from the Nominating Committee by May 26, 2017.

Please send a written request to the address below to receive the Official Application Documents. Eligibility criteria for candidates will be provided with the Official Application Documents.

Candidates choosing to run by petition must obtain and complete Official Application Documents, including a Petition Form, no later than June 30, 2017. To be eligible to run by petition, candidates must submit the following documents to the Credit Union at the address below: 1) Official Application Documents; and 2) Petition Form signed by eligible voting members. To be valid, the Petition Form must be signed by 100 C.A.H.P. Credit Union members.

Address for Requesting and Submitting All Forms:

C.A.H.P. Credit Union
Attn: Nominating Committee
P.O. Box 276507 | Sacramento, CA 95827-6507

There will be no nominations from the floor. The election will not be conducted by ballot unless there is more than one nominee for each position.

YOUR SAVINGS INSURED TO \$500,000 PER ACCOUNT

AMERICAN SHARE INSURANCE
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.



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.