



**Brad Houle, CCE**

President  
C.A.H.P. Credit Union

## Checking Your Vitals What Being Financially Healthy Looks Like

**What does it mean to be financially healthy?** It is so much more than just your credit score. It has to do with financial intelligence (FQ) and applying it to maintaining financial health. True financial health is based on four components—the ideal balance between the ratio of time or capital exchanged to:



Your attitude and approach toward money are what impacts your overall **financial health score** and how you save and spend your money.

The **definition of financial health** is:

- Being in control of day-to-day and month-to-month finances
- Having enough of a financial cushion or savings to absorb any unexpected expenses
- Staying on track to meet personal financial goals
- Enjoying financial freedom without constantly worrying about money

The ability to **maintain a balanced budget** is instrumental in securing your financial health. It's not a onetime achievement either; when you have a balanced budget, your expenses total less than your income—each month—and therefore you are able to save for other financial goals.

Another important aspect of financial health is **preparedness for all expenses**, including short-term, long-term and emergencies.

Ask yourself these questions: Are you prepared for a car breakdown or an unexpected medical bill? Will you be able to save for your children's college or go on your dream vacation without having to borrow money?

<sup>1</sup> According to the Center for Financial Services Innovation

<sup>2</sup> According to the Consumer Financial Protection Bureau (CFPB)

Contact us at **(800) 542-2247** to learn how to calculate your financial health score and improve your overall financial health.

### EVENTS

**CPCA Women Leaders in Law Enforcement Training Symposium (WLLE)**

November 5-7  
Monterey, CA

**PORAC Annual Conference of Members**

November 16-19  
San Diego, CA

**CNOA's 53rd Annual Training Institute & Law Enforcement Expo**

November 17-21  
Reno, NV

## CONGRATULATIONS TO OUR 2017 SCHOLARSHIP WINNERS



**Jennifer Barerra**  
Junior,  
The Master's University  
Biology



**Lauren Farley**  
Junior, University of  
California, Davis  
Cognitive  
Neuroscience



**Cody Kimminau**  
Freshman,  
Moody Bible Institute  
Missionary Aviation



**Ian Kitamura**  
Freshman, CalPoly, San  
Luis Obispo  
Civil Engineering



**Taylor Okashima**  
Freshman, Dominican  
University of California  
Nursing

# DISPATCH

FALL 2017



Serving Those Who Serve Us

## HOLIDAY OBSERVANCES

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

**Columbus Day**  
Monday, October 9

**Veterans Day**  
Friday, November 10

**Thanksgiving Holiday**  
Thursday & Friday,  
November 23 & 24

**Christmas Eve (observed)**  
Friday, December 22  
Closed at Noon

**Christmas Day**  
Monday, December 25

**New Year's Eve (observed)**  
Friday, December 29  
Closed at Noon

**New Year's Day**  
Monday, January 1

## 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  
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)

## CD SPECIAL — LIMITED-TIME OFFER. EARN 2% APY FOR 12 MONTHS.



For a limited time, when you open a CD with C.A.H.P. Credit Union, you will earn a fixed 2% annual percentage yield (APY) over a 12-month term. Not only will your CD yield a great return for you, it will also enable us to fund loans to other officers in need. This is a limited-time opportunity, so don't wait to earn exceptional dividends and maximize your deposit.



**LIMITED TIME. DON'T WAIT!**  
Visit us at [cahpcu.org](http://cahpcu.org) or call **800.542.2247** today.

\*\$50 membership savings account required to open certificate. \$2,000 minimum deposit required to open and maintain certificate account. Substantial penalty for early withdrawal. Annual percentage yield assumes dividends are reinvested and remain in the account for 12 months. C.A.H.P. Credit Union membership required. Please contact the Credit Union for details. By members' choice, your deposits are insured by American Share Insurance up to \$500,000 per account. This institution is not federally insured by any state government.



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*so you can stay focused.*



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## Equifax Credit BREACH

Next Steps to Protect Your Credit



Equifax, one of the three main credit-reporting agencies, experienced a data breach this past summer. Nearly 143 million Americans were impacted. C.A.H.P. Credit Union does not use Equifax, but in the event that you were affected, we are here to help and support you moving forward.

Here are some helpful tips to protect your credit:

- **Request a fraud alert to be added to your credit report.** All three major credit bureaus (Experian, Equifax, TransUnion) will add an alert to your report that will notify lenders when you have been a victim of fraud.
- **Check your credit report** regularly to monitor any suspicious or unauthorized activity.
- **Routinely check all of your financial accounts** to detect any possible signs of fraud.

Read [HERE](#) for more tips on protecting your credit or call **1-800-542-2247** to talk with a financial specialist at C.A.H.P. Credit Union.