

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

Fall 2010

Protect Your Financial ID

It only takes a few seconds to become a victim of financial fraud. But it often takes months to recover.

Armed with discarded credit card receipts, checks, or deposit slips, today's crooks are making unauthorized transactions from victims' accounts, and even opening new--fraudulent--credit card and checking accounts.

There are steps you can take to protect your identity from theft.

- ▶ **Register your Visa Debit card with Verified by Visa.** Even if you never use your card online, if you register it, no one else can.
 - ▶ **Examine all your financial statements.** Promptly reconcile your monthly share draft account statement. Save check stubs and credit, debit, and ATM receipts. Report discrepancies between your records and monthly statements to the appropriate company.
 - ▶ **Limit the paper trail.** Keep receipts in a safe place or shred them. Destroy blank checks from closed-out accounts and expired or unused credit cards.
 - ▶ **Guard your purse or wallet.** Unoccupied vehicles, office drawers, and health club locker rooms are frequent targets.
 - ▶ **Protect your personal identification number (PIN).** Never keep your ATM PIN in the same place as your card.
 - ▶ **Beware of phone scams.** Never give your PIN or any other personal financial information to an unknown caller.
 - ▶ **Check your mail.** If you haven't received mail for a few days, you may be the victim of mail diversion fraud. If you suspect your address has been changed without your permission, contact the post office.
 - ▶ **Track financial statements.** Find out when financial statements and plastic cards are due to arrive. If they're late, contact your credit union or appropriate issuer.
 - ▶ **Protect yourself online.** Look for the https or the padlock on your browser. If you doubt the security of the vendor, order the items over the telephone.
- To learn more about how we can help you to protect yourself against fraud and identity theft, please visit our website at www.cpfcu.com and click on Security.



*Visit your favorite Branch Office during the month of October to pick up your Awareness Ribbon
Educational materials are also available online and in our lobbies.*

*See inside for information about our Free Cancer Awareness Seminar
October 20 at 11:00 am and 6:00 pm*

Thank You!

A special thank you to our wonderful friends and neighbors in Southern Maryland for making our first Community Shred Day a great success.

Watch your Communicator for our next Community Shred Day.

Inside this Issue

*Fall and Winter Holidays
Cedar Point Financial Services, Inc.
Free Fall Seminars*

*Credit Union Day 2010
Thank you for 58 years of service!
the kids corner
As = \$\$\$*



Fall & Winter Holidays

Holiday Shopping Made Easier

Your Christmas Club funds became available on October 1.

Happy Shopping!

And don't forget to start your 2011 Christmas Club.

You can designate the account your funds will be transferred to. Have your funds transferred directly to your checking account, or send them to your "10" or "28" and keep them separate. Please contact your favorite member service representative for more information.

Holiday Closing Dates

Monday, October 11Closed

Thursday, November 11Closed

Thursday, November 25Closed

Friday, November 26Regular Hours

Friday, December 24Closing 1:00 pm

Saturday, December 25Closed

Friday, December 31Closing 2:00 pm

Saturday, January 1, 2011Closed



Skip a Payment*

Qualified members can choose to skip the payment on their November MasterCard statement.



Your ScoreCard funds will be credited to your account in your November statement.

*No fees will apply, however, interest will continue to accrue on all unpaid balances.

Here Comes Santa!*

December 4

10 am to 12 noon

Headquarters Office

Lexington Park

Holiday Loans you can live with



\$300 - \$1200

9% apr for 12 months*

Available from 10/1/10 through 2/28/11

*Approximate Term - Payments are based on time frame stated. Actual loan repayment schedule may vary based on repayment schedule. No prepayment penalties apply.

Make this a Special Holiday Season

Remember to help out the needy and pick up a gift for



Drop off your new unwrapped toys at any branch office.

November 8 through December 11

Requested minimum value: \$10.00 • This may be the only gift a child gets.

Season of Giving Bake Sale

October 29

The employees of Cedar Point will use the funds to help make someone's Christmas morning a morning to remember.*



*We know he's the real one because he never charges!

*Families and children are chosen through various organizations throughout Southern Maryland.

Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

Free Fall Seminars

The Basics of Estate Planning

Joanne Wood

Dugan, McKissick, Wood and Longmore, LLC
Wednesday, October 6, 2010
11:00 am

Financial Management

Colleen Blundell

Cedar Point Financial Services, Inc.
Wednesday, November 10, 2010
11:00 am

Bring your lunch; drinks and dessert will be provided!

Cancer Awareness Seminar

Wellness, Prevention, Risks, Diagnosis, Quality of Life

October 20, 2010

11:00 am and 6:00 pm

Bring your lunch at 11:00; drinks and snacks will be provided at both sessions

Guest Speakers include

*Laura Logan from the American Cancer Society
Nikki Couloumbis, Certified Occupational Therapist*

For information about Cedar Point's Cancer Insurance Program

Call Karen Devine, our independent Aflac agent, at (301) 475-1812 or (301) 904-9161
or use the link on www.cpfcu.com.

Seminars are held at Cedar Point Federal Credit Union Headquarters Office
22745 Maple Road • Lexington Park, MD 20653

Seating is limited - Call Dora ext. 227 or Michele ext. 232 to reserve your seat or for more information
301-863-7071

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HAPPY CREDIT UNION DAY 2010

We're celebrating a special day, and it's all about our commitment to you.

Join us October 21 to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." At Cedar Point Federal Credit Union, we're proud to continue serving the needs of our members and our local community.

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

This International Credit Union Day, we want to thank you for trusting Cedar Point Federal Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union experience even better. Call us today at 301-863-7071 or stop by on October 21 and say hello.

We look forward to seeing you.

**LOCAL.
TRUSTED.
SERVING
YOU.™**

Thank you for your years of service

October

Liz Mehl

Teller
7 years

November

Vicky Wise

Ass't Manager, Leonardtown Office
16 years

Marion Horton

Administrative Assistant
13 years

Lela Gandy

Teller
5 years

December

Lisa Shender

Marketing Director
11 years

Charlie Roach

Chief Financial Officer
6 years



Congratulations to
Robert Willis

2009 - 2010 "A"chievement "A"ward Winner
and
North Point High School Graduate!

A's = \$\$\$ at Cedar Point

For every "A" the student receives in Language, Math, Science, Social Studies, or other Fundamental Requirements, Cedar Point will deposit \$1.00 in the student's account!* Please bring in the report card and the tellers will be happy to help you. The deadline for each report card is set for approximately one month after the scheduled report card date as posted for St. Mary's County Schools.

*\$5.00 maximum. College students are not eligible. Student must have an account. Parents are strongly encouraged to match.

2010-2011 Schedule



Report Cards Distributed	A's=\$\$\$ Deadline
November 10	December 11
February 2	March 5
April 12	May 14
June 17*	July 23

*Per schedule posted as of 08.20.10

Cool facts about "A"s = \$\$\$

- ◆ "A" = \$\$\$ was introduced for the 1996 -1997 school year.
- ◆ The "A"chievement "A"ward winners won a \$50.00 Savings Bond.
- ◆ The "A"ward was increased to \$100 cash for the 2006 - 2007 school year.
- ◆ This year our winner was drawn from a pool of 475 "straight A" report cards.
- ◆ Of these, 28 students had four entries and 35 students had three entries.



Board of Directors

- William B. Wagoner *Chairman*
 Perry Rothwell *Vice Chairman*
 Gene W. Townsend *Treasurer*
 Robert A. Clements *Secretary*
 B. Michael Legg
 Bob Simmons
 Donald French
 Anne Marum
 Patricia Robrecht
 Barbara Horn *President/CEO*

Headquarters Office & Financial Services

22745 Maple Road
 Lexington Park, MD 20653
 301-863-7071 or 800-201-1647
 301-863-0137 (Fax)

ATM/Visa Debit Card	211
Insurance/Investments	227
IT Help	202
Loans	207
Mortgages	208
Mortgage Rates	290
MasterCard	219
New Accounts	222
Security	252
Titles and Insurance	201

Patuxent River Office

Building 3144, NAS
 Patuxent River, MD 20670
 301-863-0005 • 301-863-7181(Fax)

Lexington Park Office

21748 Three Notch Road
 Lexington Park, MD 20653
 301-863-7027 • 301-863-6653(Fax)

Leonardtown Office

25910 Point Lookout Road
 Leonardtown, MD 20650
 301-863-0042 • 301-863-0020(Fax)

Prince Frederick Office

Prince Frederick Center
 36 S. Solomons Island Road
 Prince Frederick, MD 20678
 410-414-3086 • 410-414-3229(Fax)

Charlotte Hall Office

30330 Three Notch Road
 Charlotte Hall, MD 20622
 301-884-4074 • 301-884-4243(Fax)

ATM Locations

- Headquarters • Lexington Park
 Leonardtown • Prince Frederick
 Charlotte Hall
 Solomons Annex Rec. Center
 Webster Field #8009*
 Ridge Market
 ADF Bingo Hall, Mechanicsville
 Lexington Park, Esperanza Lanes*

Patuxent River, NAS

- North & South Engineering Buildings
 NAVAIR IPT Building
 Building #2805*
 Navy Exchange / NEX Gas Station*
 Commissary
 Subway
 BOQ*
 Mobile ATM available*
 *Withdrawals only

Teller24

301-863-0057 • 800-444-6119

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Newsletter Editors:

Lisa Shender • Linda Knott



AMERICA'S
CREDIT
UNIONS™



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The Statistics

As of June 2010

Loans	\$157,119,809
Assets	\$322,333,021
Shares	\$286,380,520
Members	30,127

