

Communicator

Fall 2014

Cedar Point's Goin' Mobile with Mobile Deposit!

CPFCU Mobile Deposit is easy to use:

- Take photos of the front and back of your check and submit using your Android or iPhone.
- Your check is deposited directly into your share draft account.



What is Mobile Deposit?

Mobile Deposit is a convenient deposit service that allows you to use CPFCU Mobile and your Android or iPhone camera to make check deposits from anywhere.

What are the fees for this service?

Mobile Deposit is provided to our members completely FREE of charge.*

What are the benefits of using Mobile Deposit?

Mobile Deposit makes it unnecessary for you to visit a branch to deposit checks, so you save time and money. You also enjoy the convenience of making deposits on your time schedule and in the comfort of your own home or office.

Do I need to apply before I can start using Mobile Deposit?

Yes. You can apply for this service using the same Access Application form you use for our other account access services. Your application will be processed according to credit union policies.

How do I log into Mobile Deposit?

Once your account is activated you will see a "Deposits" tab in your CPFCU mobile app.

What types of accounts can I scan deposits into?

You can only scan checks into your share draft (checking) account.

What types of checks can I scan into Mobile Deposit?

Single-party domestic checks made payable to the owner(s) of your Cedar Point Federal Credit Union account.

What is the maximum amount I can deposit into Mobile Deposit?

You can deposit up to \$3000 per day. All deposits are subject to policies outlined in the Mobile Deposit User Agreement.

*Please refer to the Share Account Rate and Fee Schedule for information concerning non-sufficient funds and overdraft fees.

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Fall and Winter Holidays

Holiday Hours

Tuesday, November 11Closed
 Thursday, November 27Closed
 Friday, November 28Regular Hours
 Wednesday, December 24Closing 1:00 pm
 Thursday, December 25Closed
 Wednesday, December 31Closing 3:00 pm
 Thursday, January 1, 2015Closed



Holiday Shopping Made Easier

Christmas Club

Your funds became available on October 1.

Happy Shopping!

And don't forget to start your 2015 Christmas Club account.

You can designate the account to which your funds will be transferred. 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 Loans you can live with

\$300 - \$1200

9.00% apr for 12 months*

Available from 10/1/14 through 2/28/15

*Monthly payment per \$1000 - \$87.45.
No prepayment penalties apply.

Here Comes Santa



December 6

10 am to 12 noon
Headquarters Office,
Lexington Park

Get your picture taken
with
Santa and Mrs. Claus!

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

Visa Gift Cards



Perfect for any occasion
smart, thoughtful,
and always well received.

There is a 24 hour waiting period for activation. Please note this card is not re-loadable. Cards can be used at ATMs or for cash advances when you request a PIN, but should not be used for hotels, car rental or gas purchases at the pump. Cards may be used at retailers and on the Internet wherever VISA Debit Cards are accepted.

Safety is the best present!

- * Although Christmas tree fires are not common, when they do occur, they are more likely to be serious. One of every 40 home structure Christmas tree fires results in a death.
- * A heat source too close to the tree causes roughly one in every six of Christmas tree fires.
- * More than half of home candle fires occur when something that can catch on fire is too close to the candle.
- * December is the peak time of year for home candle fires. In December, 11% of home candle fires began with decorations compared to 4% the rest of the year.



Thank you for all your years of service!

October	November	December
Liz Mehl Titles and Insurance 11 Years	Vicky Wise Asst. Branch Manager Leonardtown 20 years	Lisa Shender Marketing Director 15 years
Kia Carter Teller 7 Years	Marion Horton Administrative Asst. 17 years	Charles Roach Chief Financial Officer 10 years
	Bobbi Bower Member Service Rep 7 years	Michele Torres CUSO Member Service Rep 7 years
		Shaun Kessler ATM Clerk 6 years





Congratulations to *Olivia Lorah*

2013 - 2014 "A"chievement "A"ward Winner

*Alexis was a 4th grade student at
Dynard Elementary School.*

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.



2014-2015 Schedule

Report Cards Distributed	A's=\$\$\$ Deadline
November 7	December 6
January 28	February 28
April 10	May 9
June 16**	July 18

** Per schedule approved 2/26/2014

BE A WISE NEWBIE BORROWER

When you're in school it can sometimes be hard to earn enough money for what you want to buy. But if it's something that's important to you, you could ask your parents to loan you the money. If they agree, draw up a detailed payment plan for how and when you'll pay them back.

Be sure to stick to your payment plan and have a backup plan in case you fall behind on payments. This way your parents will be more likely to lend you money in the future.

It's also good practice for when you get older.

Borrowing doesn't change too much when you're an adult. Borrowing money from your credit union is pretty easy:

- When you turn 18 you can submit a loan application on your own. You'll provide your account and income information and the reason you are applying for a loan.

- The credit union loan officer looks at your credit report, any debt you already have, your income, and your other expenses.
- The credit union lender decides whether to lend you the money based on what he or she finds.

Borrowing and paying back according to plan is easier than you think. Once you've found someone to borrow from and establish your payment plan, guess what?

That tablet or game system you have been wanting forever is within your reach! All you have to do is use your resources wisely, be smart, and follow through.

Now you're a successful borrower!



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	8411
Insurance/Investments	8427
Loans	8407
Mortgages	8408
Mortgage Rates	5409
MasterCard	8419
New Accounts	8422
Security	8452
Titles and Insurance	8439

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

40885 Merchants Lane Unit 19
Leonardtown, MD 20650
301-475-0179 • 301-475-0410(Fax)

Prince Frederick Office

90 Auto Drive
Prince Frederick, MD 20678
410-414-3086 • 410-414-7491(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* • Callaway Village
ADF Bingo Hall, Mechanicsville*

Patuxent River, NAS

N* & S Engineering Buildings
NAVAIR IPT Building
Building #2805* • Hangar 301*
Navy Exchange / NEX Gas Station*
Commissary
Subway
BOQ*

Mobile ATM available*
*Withdrawals only

Teller24

301-863-0057 • 800-444-6119

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The Statistics

As of July 2014

Loans	\$188,197,395
Assets	\$418,893,910
Shares	\$378,198,526
Members	42,381



Federally Insured by NCUA

Board of Directors

William B. Wagoner *Chairman*
Perry Rothwell *Vice Chairman*
Gene W. Townsend *Treasurer*
Robert A. Clements *Secretary*
Patricia Robrecht *Supervisory Chair*

B. Michael Legg

Bob Simmons

Anne Marum

Bob Schaller

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