

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

Fall 2016

Find the Right Solution for Any Borrowing Need

You have goals. You borrow money to reach those goals. And as a credit union member, you can take advantage of low interest rate loans that your credit union offers.

What are common reasons for borrowing money?

Home improvements, for one. You may decide to renovate your kitchen, add a deck, or landscape your yard. Or, you may need to borrow money to pay for a wedding, finance an automobile, or start a small business.

What's the right loan?

The desire to improve--whether it's your home or some other aspect of your life--is why Cedar Point Federal Credit Union has Any Reason Loans for any good purpose.

If you're a homeowner, another source of funds--particularly for home improvement projects--may be the equity in your home. Tapping home equity is convenient and may offer tax advantages.

If you don't want to tap home equity, there are other types of loans, such as Signature Loans, American Freedom Loans, or a Premium Line of Credit.

Responsible borrowing

No matter what type of loan, borrow responsibly. To prevent financial difficulties, manage debt and spending wisely; borrow within your means; create and stick with a spending plan that takes into account all your financial obligations; and consider the increasing prices of gasoline, utilities, and groceries.



Finally, ask yourself the following question: How much can I realistically afford to spend on loan payments and still live within my means?

Life happens, so borrow responsibly. Call your favorite Member Service Representative today at 301-863-7071 or 800-201-1647 to help secure the right loan to realize all your financial goals.

Inside this Issue

Fall and Winter Holidays

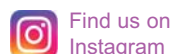
Holiday Shopping Made Easier
Here Comes Santa
Holiday Hours

Fiscal Fitness Seminars
Fall Schedule

Thank you for 144 years
of service to our members!

New Insurance Services
Trustage Auto & Home Insurance
1clickcoverage Insurance Platform

"A"chievement "A"ward Winner
A's=\$\$\$ 2016-2017 Schedule
Online Safety



Fall and Winter Holidays



Holiday Shopping Made Easier

Christmas Club

Your funds became available on October 1.

Happy Shopping!



And don't forget to start your 2017 Christmas Club account.

You can designate the account or sub-share to which your funds will be transferred, or have a check mailed to the address on file. Please contact your favorite member service representative for more information.

Holiday Loans you can live with

\$300 - \$3000

9.00% apr for up to 24 months*

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



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.



Santa Claus is Coming!



Saturday, December 3

10 am to 12 noon

Headquarters Office, Lexington Park

*Get your picture taken with
Santa and Mrs. Claus!*

Holiday Hours

Friday, November 11Closed

Thursday, November 24Closed

Friday, November 25Regular Hours

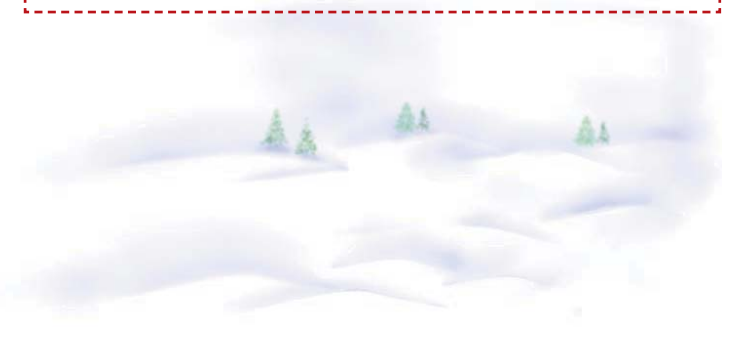
Saturday, December 24Regular Hours

Monday, December 26Closed

Saturday, December 31Regular Hours

Monday, January 2, 2017Closed

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





A series of free seminars
presented by

Cedar Point Financial Services, Inc.
A wholly owned subsidiary of Cedar Point Federal Credit Union

First Time Home Buyers Seminar

Wednesday, October 12, 2016

presented by Quincy Williams, CPFCU Mortgage Loan Manager

Federal Benefits Seminar

Wednesday, November 16, 2016

presented by Colleen Blundell, Chartered Federal Employee Benefit ConsultantSM

All seminars begin at 6:00 pm and are free and open to the public.

Headquarters Office • 22745 Maple Road, Lexington Park

Call Sara at ext. 8463 to reserve your seat
301-863-7071

Thank you for all your
years of service!

October

Liz Mehl

Titles and Insurance
13 years

Amanda Holland

Teller
6 years

Sarah Homsher

Debt Recovery Specialist
5 years

Christine Paje

Debit Card Representative
5 years

Becca Nicholson

Debit Card Representative
5 years

November

Vicky Wise

Asst. Branch Manager, Leonardtown
22 years

Marion Horton

Administrative Assistant
19 years

Bobbi Bower

Member Service Representative
9 years

Valisa Tyler

Member Service Representative
6 Years

Katie Cooper

Teller
5 years

December

Lisa Shender

Marketing Director
17 years

Charles Roach

President/CEO
12 years

Michele Torres

CUSO MSR
9 years

Robert Dudley

Internal Auditor
6 years

Josh Thompson

ATM Card Services Representative
5 years



Auto & Home Insurance Program - Property and Casualty

Exclusively for credit union members like you, the TruStage Auto & Home Insurance Program provides affordable top-quality protection. You could enjoy discounted rates combined with online convenience and 24/7 claims service. Get your free quote today. Call 1-855-483-2149 or click on the TruStage link on our Insurance page at www.cpfcu.com.

TruStage® Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.
AHE, AHL-1339661.1



Insurance Platform

Access a range of easy to purchase insurance products by using the link on the Insurance page at www.cpfcu.com, or call Sara at 301-863-7071 ext. 8463 to make an appointment to speak to a Cedar Point representative.

Accidental Death & Dismemberment (AD&D) Insurance

The Cedar Point "Thank You" AD&D program offers \$3,000 of AD&D at no cost as a "thank you" for being a member of the credit union and provides members an opportunity to enroll for additional AD&D coverage. Members may purchase up to \$300,000 of additional insurance at affordable group rates (all benefits reduce by 50% at age 70).

Script Relief - A FREE Prescription Savings Program

This card can help you save up to 75% on all of your prescription medications. There are absolutely no fees to use this card.

Life Insurance

Three Simple Steps to Coverage:

1. Choose your coverage.
2. Answer key questions that automatically create an electronic application for you.
3. Get a decision in minutes and if approved, receive your policy via email with a secure link. Your coverage could be in-force in less than one hour.

Securities and Investment Advisory Services offered through registered representatives of Homor, Townsend, & Kent, Inc. (HTK), Registered Investment Advisor, Member FINRA/SIPC, 4 North Park Drive, Suite 400, Hunt Valley, MD 21030 410-821-2920. HTK does not offer tax or legal advice.

Securities are not insured by the FDIC, NCUA or any other bank or credit union insurance; are not deposits or other obligations of the financial institution and are not guaranteed by the financial institutions; and are subject to investment risks, including possible loss of the principal invested. CPFCU/CPFS and other listed entities are not affiliated with HTK.

Life, Health and Disability insurance is offered by AspireWealth Planners. Insurance coverage is Not a Deposit, Not Guaranteed by the Credit Union, Not Insured by Any Federal Government Agency, and Not NCUSIF Insured. AspireWealth Planners is not affiliated with HTK.



Congratulations to Cameron Willette

2015 - 2016 "A"chievement "A"ward Winner

*Cameron was an 8th grade student at
Spring Ridge Middle 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!* 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. To be entered in our "A"chievement "A"ward drawing, a student must have straight A's or equivalent on their report card. Report cards can be submitted to any teller, mailed, or submitted by email to cpfcu@cpfcu.com.

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



2016-2017 Schedule

Report Cards Distributed	A's=\$\$\$ Deadline
November 15	December 17
February 7	March 11
April 19	May 20
June 15	July 15

Online Safety

Most of us live our lives online these days. We use our phones, tablets, and other devices to stay in touch and stay informed. We shop, we do homework or research, we post photos of ourselves, our friends and our pets. We also waste a lot of time, and sometimes make poor choices, so here are some things to think about:

How are you feeling? If you're upset or angry, now might not be the best time to post on your page or text your friend.

Keep it to yourself. Pay attention to your privacy settings, and only enter required information when you sign up for something online.

Know your red flags. If someone is asking for things like an account number, social security number, your address, or even a pet's name, they may not have your best interests at heart.

Use a different screen name. If something or someone makes you uncomfortable you have an easy exit.

Keep online friends online. You can be anyone you want online. So can they.



The Statistics

As of July 2016

Loans \$186,580,890
 Assets \$449,550,118
 Shares \$404,730,901
 Members 42,841

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
 Charles Roach *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	8421
Insurance/Investments	8463
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

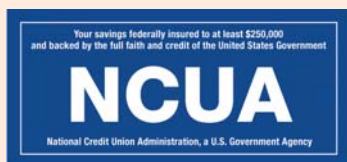
www.cpfcu.com
cpfcu@cpfcu.com

Newsletter Editors:

Lisa Shender • Linda Knott



Printed on recycled paper



Federally Insured by NCUA