

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

May 2009

Our 63rd Annual Meeting

This year's Annual Meeting showcased Cedar Point Federal Credit Union's Rainbow of Services. Reports were presented by Chairman William Wagoner, Treasurer Gene Townsend, and President/CEO Barbara Horn indicating that, even in the current difficult economic climate, Cedar Point Federal Credit Union remains strong and well-capitalized.

Members also had the opportunity to elect members of the Board of Directors, ask questions of the staff, and enjoy some great prizes, great food, and great company.

Watch for next year's meeting and be sure to join the fun and participate in the continuing growth of a great organization!



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Pre-Paid Legal Services
Identity Theft Shield

The Benefits Plus®
Identity Theft Protection
& Security Center

Cedar Point Financial Services, Inc.

presents a free seminar on
Estate Planning

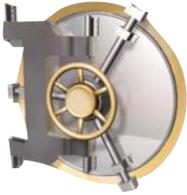
AD&D Insurance
AT NO COST TO YOU!

Thank you for your years of service

Do You PCUPay?
Or Do You Pay to Pay?

kidscorner
The Blue Angels

Your Security Department



The Security Department of Cedar Point Federal Credit Union is here to assist in the prevention of crimes committed against the Credit Union and our members; provide for the safety of employees and members while they are on credit union property; ensure the protection of the Credit Union and members' sensitive information; and provide education and training to increase awareness of cyber crimes and robbery.

Using phishing attacks, security breaches and mail fraud, Identity Theft continues to be the fastest growing crime in America with more than 500,000 consumers being victimized. This growing crime can have a devastating effect on our members and a detrimental impact on the Credit Union. Four of the top five complaints regarding ID Theft involved financial services; this included new credit card accounts opened, existing credit card accounts used, new deposit accounts opened, and newly obtained loans. Other forms of ID Theft include criminal, driver's license, medical, deceased, and child ID Theft. While there are no sure-fire tools to prevent becoming a victim of ID Theft, there are ways to reduce the chances of it happening to you. You can protect yourself by shredding unwanted documents that contain personal information, depositing outgoing mail at a post office or giving it directly to the letter carrier. Remember to never give personal information to solicitors over the phone or internet, and take advantage of your three free credit reports annually.

Cedar Point accepts the challenge of helping you to protect yourself from ID Theft, fraud, and other forms of crime. You must always be aware of quick and easy money making opportunities "if it sounds too good to be true, it probably is". Know who you are doing business with because there is always a possibility of fraud. Understand that security and safety is our top priority and this may come with a little inconvenience.

Visit our home page www.cpfcu.com, select the red security button and take advantage of the resources that are available. Learn how to protect yourself from hackers, scammers, and fraudsters. The "OnGuard Online" and "T.E.A.M" links are two of the tools everyone can benefit from; they provide special topics, videos, interactive games and quizzes. Cedar Point also offers two ID theft protection services. The Benefits Plus Security Center, which is free with your Benefits Plus membership, offers a way to keep track of your credit reports and fraud notices. IDTheft Shield, offered in conjunction with Pre-Paid Legal Services*, offers full restoration insurance against ID Theft. Please contact Cedar Point's Security Department for any question you may have. And remember, Cedar Point Federal Credit Union or any other legitimate company will not call or email you asking for PINs, passwords, or other account information in order to continue or provide better services.

Aaron T. Chase, Security Specialist

achase@cpfuc.com

301-863-7071 x252

*IDTheft Shield can also be purchased separately.



When you need an attorney,
who will you call?

Have you ever...

- thought about writing or revising your will?
- been audited by the IRS?
- purchased a home?
- been a defendant in a civil lawsuit?
- signed a contract of any kind?
- paid a bill you thought was unfair?
- received an inaccurate credit report?
- received a traffic ticket you thought was unjustified?
- had any type of legal question?



Think you're not at risk
for Identity Theft?

Do you...

- hand your credit card to servers at restaurants?
- sign your credit cards?
- supply personal information over the internet?
- keep your social security number in your wallet or purse?
- leave mail at your home or business for the postal carrier to collect?
- shred unwanted mail with personal information?



**A complimentary benefit for
Benefits Plus® members!**

**The Benefits Plus® Identity Theft
Protection & Security Center**

Fraud Alerts
Junk Mail Reduction
Free Credit Reports
Credit Card & Personal Information
Registration Form
Identity Theft Restoration Service



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

presents a free seminar on
Estate Planning



Find out more about strategies to help you plan for those unexpected events, reduce taxes, transfer assets to heirs quickly and privately, and preserve what you have spent a lifetime building. It's never too early to start preparing for the future for yourself and for your loved ones.

presented by
Joann Wood
of
Dugan, McKissick, Wood and Longmore, LLC

Wednesday, May 20, 2009
11:00 am

Bring your lunch • Drinks and desserts provided

Call today to reserve your seat!
301-863-7071
Dora - ext. 227 or Michele - ext. 232

Registered Representative and Securities offered through Hornor, Townsend & Kent, Inc. (HTK), Registered Investment Advisor, member FINRA/SIPC, 307 International Circle, Suite 100, Hunt Valley, MD 21030, 410-821-2920. 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. CPFUCU is not affiliated with HTK.

AD&D Insurance
(Accidental Death and Dismemberment Insurance)
AT NO COST TO YOU!

Last month our members received an offer of \$3,000 of Accidental Death and Dismemberment Insurance at **no cost!** If you have not yet signed and returned the form enclosed in the letter, there is still time.

If you would like additional coverage, your membership also qualifies you for up to \$250,000 of Supplemental Accident Insurance at affordable group rates! This program offers a number of extremely favorable benefits for you and your family, including:

Increased Financial Protection

Each \$10,000 of individual coverage costs \$3.00 per quarter and each \$10,000 of family plan coverage costs \$4.50 per quarter. As an example, you can select \$20,000 of Supplemental Coverage for \$6.00 per quarter. Full family protection, covering you, your spouse and all your dependent children costs \$9.00 per quarter. Premiums are conveniently deducted quarterly from your credit union account. There are no bills to pay and no checks to write.

Added Financial Security

The supplemental coverage you select will include some added benefits. For example, your benefits increase every year by 2% for five years up to 110% of your original amount of supplemental coverage, without added premium. In addition to the Escalator benefit, you will receive five other benefits, including a Seat Belt benefit, Air Bag benefit, Education benefit, Rehabilitation benefit and a Coma benefit. Be sure to read the Summary of Insurance Provisions enclosed with the letter for benefit details, policy limitations and exclusions.

We are pleased to make this benefit available to you and your family. Take a moment to review the information and if you have any questions, please call our Plan Administrator toll free at 1-888-200-5106. A service representative will be happy to help you.

Thanks!

Aaron Chase
Security Specialist
11 years

Dora Garrick
CUSO Member Service
Representative
8 years

**Do You PCUPay?
Or Do You Pay to Pay?**

**You can pay all your bills online
FREE* with PCUPay.**

***Remember to pay at least one bill every 90 days
to avoid the \$4.95 per month fee.**





BLUE ANGELS

NAS Patuxent River

May 23 and 24

The Blue Angels are the United States Navy's *Navy Flight Demonstration Squadron*. They were started in 1946. This year, the Blue Angels will fly the Boeing F/A-18 Hornet at Patuxent River NAS on May 23 and 24.

According to their website - www.blueangels.navy.mil - The Blue Angels' mission is to "enhance Navy and Marine Corps recruiting efforts and to represent the naval service to the United States, its elected leadership and foreign nations. The Blue Angels serve as positive role models and goodwill ambassadors for the U. S. Navy and Marine Corps."

When they started the Blue Angels were called the Navy Flight Exhibition Team. The name was officially changed to the United States Navy Flight Demonstration Squadron in December 1974. The original team adopted the nickname Blue Angels, and introduced themselves as the "Blue Angels" to the public for the first time on July 21 1946 in Omaha, Nebraska. The official Blue Angels insignia was designed by then team leader Lt. Cmdr. R.E. "Dusty" Rhodes and approved by CNO in 1949. It is nearly identical to the current design. In the cloud in the upper right quadrant, the aircraft were originally shown heading down and to the right. Over the years, the plane silhouettes have changed along with the squadron's aircraft. Additionally, the lower left quadrant, which contains the Chief of Naval Air Training insignia, has occasionally contained only Naval Aviator wings.

The "Blues" FA-18 aircraft are former fleet aircraft which are nearly combat-ready. They can be repainted and readied for combat service in just 72 hours. The Blue Angels do not wear G-suits, because the air bladders inside them would repeatedly deflate and inflate. That would interfere with the control stick between a pilot's legs. Instead, Blue Angel pilots tense their stomach muscles and legs to prevent blood from rushing from their heads and rendering them unconscious.

The Blue Angels use a United States Marine Corps C-130T Hercules nicknamed "Fat Albert" to carry spare parts, equipment, and to carry support personnel between shows. They also use "Bert" for a short aerial demonstration just prior to the jet demonstration at some venues.



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Mortgage Rates	290
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Prince Frederick, MD 20678
410-414-3086
410-414-3229 (Fax)

ATM Locations

Headquarters • Lexington Park
Leonardtown • Prince Frederick
Solomons Annex Rec. Center
NESEA #8009*
Raley's 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
ATM*
Mobile ATM available*
*Withdrawals only

Teller24

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Newsletter Editors:

Lisa Shender • Linda Knott

The Statistics

As of February 28, 2009

Loans\$152,753,403
Assets\$277,452,205
Shares\$241,735,273
Members29,073

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

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Barbara Horn *President/CEO*



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