

# CEDAR POINT FEDERAL CREDIT UNION

*"The One Place To Go"*

# Communicator

June 2009

## Contact your favorite Member Service Representative!

When we tell you about services offered at Cedar Point, we often suggest you contact your favorite member service representative for more information. Here are a few tips to help you.

### **Via Phone:**

Our phone lines are very busy. Please don't hesitate to leave a message; we'll call you back. If you can't get through to the operator, check your Communicator for the extension of the department you wish to contact, or call your local branch office instead of the main number. Sometimes it's easier to get through. Unfortunately, some of the numbers published in the white pages are incorrect. Use the numbers published in your newsletter and on the back of every brochure.

### **Via Mail:**

Our mailing address is Cedar Point Federal Credit Union, 22745 Maple Road, Lexington Park, MD 20653. If you know your representative's name include it on the envelope. Mail can also be sent directly to your local branch office with the exception of our Patuxent River Office. You can find these addresses on the last page of your Communicator and on the back of every brochure.

### **Via email:**

If you know your representative's name you can use this simple formula: Jane Smith = jsmith@cpfcu.com, or just send an email to cpfcu@cpfcu.com. We will forward your email to the appropriate department. We aim to respond to your email as soon as it is received whenever possible.

*Remember not to send your account information or other personal identification by email. A full name and phone number is usually enough for us to identify your account.*

### **Via a form on our web page:**

When you submit a form from our webpage, it is responded to in the same manner as an email with one exception—we **don't have your email address unless you give it to us**. Please remember to give us a last name, contact number or email address. We have no way to contact you if you don't tell us who you are.



## Inside this Issue

*Congratulations to the winners of the  
Cedar Point Scholarships*

**Congratulations to all our Graduates!**

**Sick with a Toxic Home loan?**

### **GEICO**

See what credit union membership  
can do for you!

**Benefits Plus® Our Newest Merchant**

### **Visa Debit Card**

Important fee information

**CEDAR POINT FINANCIAL SERVICES, INC.**

*Federal Employee Benefits Seminar  
Buying a Home - What you need to know*

Thanks for 80 years of service

**the kids corner**  
Celebrate Flag Day - June 14

*Congratulations  
to the winners  
of the  
Cedar Point  
Scholarships*



**The Frank E. Gorely Scholarship**  
\$1,000

**Carolyn Whiteman**  
Senior, Leonardtown High School

**The Cedar Point Federal Credit Union  
GEICO Scholarship**  
\$1,000

**Barbara Horn**  
Senior, St. Mary's Ryken

**The CPFS Scholarship**  
\$500

**Lauren Bussler**  
Senior, Leonardtown High School  
and

**Kati Pittendreigh**  
Senior, Leonardtown High School

**Congratulations  
to all our  
Graduates!**



## Sick With a **Toxic Home Loan?** We Have the Cure

Some lenders spent the past few years making loans that were not in borrowers' best interest.

If you're stuck with one of those toxic home loans, come see us.

We can look at your situation and, if you qualify, heal your home loan sickness.

We will not pair you with a loan unless it's good for your financial health.

Call 800-368-2734  
or go to [www.cpfcu.com](http://www.cpfcu.com)  
and click on the GEICO logo  
on the Links page  
for a free rate quote.

**See what  
credit union membership  
can do for you!**



## **BENEFITS** *Plus+*

**Auto Repair/Services/Parts**

Laser Lube  
22664 Mercedes Drive  
California, MD 200619  
301-737-1102  
[www.laserlube.com](http://www.laserlube.com)  
\$15.00 discount off  
40 point oil change service  
\$20.00 off repairs

# VISA

Please remember there is a \$2.00 fee for replacement of your Visa Debit Card.

The only exceptions to this fee are for replacements we choose to make to prevent potential fraud, or regularly scheduled replacements.

For more information pick up a Rate and Fee Schedule at any Branch Office, or go to [www.cpfcu.com](http://www.cpfcu.com) and click on Rates & Fees.





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

*presents*

## *Two Free Seminars*

### *Federal Employee Benefits*

**Wednesday, June 10, 2009**



- Do you know what coverage you have with the Federal Government's benefits program?
- Do you know what you want your benefits to do for you when you retire?
- Have you determined whether you will be comfortable at retirement – or whether you will have a "gap" or shortfall in retirement income?
- If your calculations show a shortfall, have you researched solutions that best fit your situation?

We will cover the benefits under CSRS and FERS systems including the basics of financial planning, Federal Employee Benefits-FERS, CSRS, health insurance, Thrift Savings Plan, flexible spending accounts, long-term care insurance, Social Security, calculating your annuity, and calculating your income needs at retirement.

After the seminar, you will be provided with the opportunity to have a retirement benefit analysis of your annuity, Thrift Savings Plan (TSP) and Federal Employee Group Life Insurance (FGLI).



### *Buying a Home* *What you need to know* **Wednesday June 17, 2009**

Are you thinking of buying your first home?  
Are you moving and want to avoid making the same mistakes?  
Would you like to know more about selling your present home?

presented by

*Bill D. McKissick, Jr., Esq.*  
*of Dugan, McKissick, Wood and Longmore, L.L.C.*

*Seminars begin at 11:00 am*  
*Come join us and bring your lunch.*  
*Drinks and dessert will be provided.*

22745 Maple Road • Lexington Park, MD 20653

Seating is limited

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



### *Your Communicator* *Goes Quarterly!*

Beginning next month, your Communicator will be coming to you quarterly. For up to date information please visit us online at [www.cpfcu.com](http://www.cpfcu.com).

# Thanks!

**Phyllis Buckler**

Mortgage Loan Manager  
17 years

**Denette Slade**

Member Service  
Representative  
14 years

**Shelly Johnson**

Accounts Payable  
13 years

**Gina Fenwick**

Director of Member Services  
12 years

**Wilma Corpus**

Member Service  
Representative  
10 years

**Carole Matthews**

Mortgage Services  
Representative  
9 years

**Belinda Phillips**

Member Service  
Representative  
5 years

Registered representative of and securities and investment advisory services offered through Homer, Townsend & Kent, Inc. (HTK), Registered Investment Advisor. Member FINRA/SIPC, 307 International Circle Ste. 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/CPFS is not affiliated with HTK.

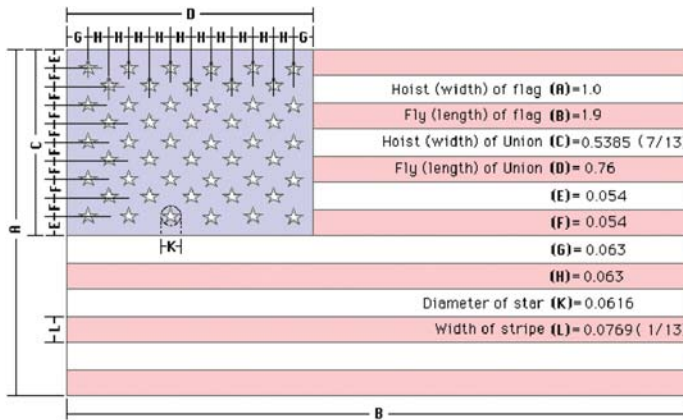
Life, Health and Disability insurance is provided by Capital Financial Partners LLC  
CFP (Capital Financial Partners LLC) is licensed to sell life, health & disability insurance in MD, VA, PA, DC, NJ



# Celebrate Flag Day June 14

## Standard Proportions of the Flag of the United States

- Hoist (width) of flag (A) 1.0
- Fly (length) of flag (B) 1.9
- Hoist (width) of Union (C) 0.5385 (7/13)
- Fly (length) of Union (D) 0.76
  - (E) 0.054
  - (F) 0.054
  - (G) 0.063
  - (H) 0.063
- Diameter of star (K) 0.0616
- Width of stripe (L) 0.0769 ( 1/13)



The official regulation at the Defense Technology Information Center website <http://www.dtic.mil> specifies the colors by reference to "Standard Color Cards of America" maintained by the Color Association of the United States, Inc. These are:

- Cable No. 70180 Old Glory Red
- Cable No. 70001 White
- Cable No. 70075 Old Glory Blue



In the Pantone system the colors are:  
**Blue PMS 282 and Red PMS 193.**



\*Cedar Point is not responsible for the content or update of this alternate site. The privacy and security policies may differ from those practiced by Cedar Point.



### 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)

### 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  
BOQ\*  
Mobile ATM available\*  
\*Withdrawals only

### Teller24

301-863-0057 • 800-444-6119

[www.cpfcu.com](http://www.cpfcu.com)  
[cpfcu@cpfcu.com](mailto:cpfcu@cpfcu.com)

### Newsletter Editors:

Lisa Shender • Linda Knott



AMERICA'S  
CREDIT  
UNIONS™



Printed on recycled paper

## The Statistics

As of March 31, 2009

Loans	.....\$152,576,048
Assets	.....\$279,819,648
Shares	.....\$246,460,918
Members	.....29,111



## 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

CMDCM(AW/SW) John Stigler *Liaison*  
Barbara Horn *President/CEO*