

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

Fall 2009

Opening Soon! Cedar Point's New Charlotte Hall Office



Full Service • ATM • Drive Thru
Easy access from Three Notch Road
Watch www.cpfcu.com for updates and announcements.

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71 years of service to our members



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October

Debra Lambeck

Member Service Representative
7 years

Liz Mehl

Teller
6 years

November

Juliane Moss

Debt Recovery Manager
16 years

Vicky Wise

Member Service Representative
15 years

Marion Horton

Administrative Assistant
12 years

December

Lisa Shender

Marketing Director
10 years

Charlie Roach

Chief Financial Officer
5 years

YOUR
MONEY
YOUR
CHOICE
YOUR
**CREDIT
UNION™**

Why 177 Million People Worldwide Choose Credit Unions

On October 15, credit unions members around the world will join together to celebrate International Credit Union Day and this year's theme: Your Money. Your Choice. Your Credit Union. Do you remember why you chose Cedar Point Federal Credit Union to be your financial services provider? It may

be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher dividends on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union. At Cedar Point Federal Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide. On October 15, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

Visit us at any branch office location on October 15 and let us say "Thank you" for being a member of Cedar Point Federal Credit Union.

Holiday Hours

Wednesday, November 11.....Closed

Thursday, November 26.....Closed

Friday, November 27.....Regular Hours

Thursday, December 24.....Close 1:00 pm

Friday, December 25Closed

Saturday, December 26.....Regular Hours

Thursday, December 31.....Close 2:00 pm

Friday, January 1, 2010.....Closed

Saturday, January 2, 2010 ..Regular Hours



Drop off your new
unwrapped toys at
any branch office.

November 12
through
December 13

Requested minimum value:
\$10.00

*This may be the only gift
a child gets.*



Here Comes Santa!*

December 5
10 am to 12 noon
Headquarters Office
Lexington Park

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



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

The Facts of Retirement for Women

- ❖ Five steps in developing an effective investment strategy for your retirement nest egg.
- ❖ Five choices for handling a retirement plan distribution.
- ❖ How women think differently than men about risk, planning and financial advisors.

Wednesday, October 21, 2009
11:00 am

Bring your lunch
drinks and desserts provided

Call today to reserve your seat!

301-863-7071 ext. 227 or 232
or go to www.cpfcu.com
and click on CPFS, Inc



Registered representative of and securities and investment advisory services offered through Hornor, 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.

NOVEMBER IS SECURITY AWARENESS MONTH

Cedar Point takes your safety and security very seriously. We are always looking for ways to help you to protect yourself from fraud, scams, and identity theft. As part of this drive to protect you, we will be providing additional information throughout Security Awareness Month in November.

Of course, if you ever have any concerns, or would like more information, about the many ways we can help you to protect yourself our Security Specialist, Aaron Chase is available to assist you. Please contact Aaron at 301-863-7071 ext 252 or email him at achase@cpfcu.com.



**Your Christmas Club funds
were made available
on October 1.
Happy Shopping!**



Start your 2010 Christmas Club!

Beginning this year, 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 to start your account or change your designation.



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

**Cedar Point can help you
get started with your
Holiday Shopping with
Skip a Payment***

*Qualified members can choose to skip the payment on their November MasterCard Statement. No fees will apply. Interest will continue to accrue on all unpaid balances.



Why do leaves change color?

Did you ever wonder why the leaves change color in the fall? Why each tree becomes a different color making the beautiful vistas of red, yellow and orange?

Leaves are the way plants make food. Plants use sunlight to combine the water they take from the ground through their roots, and carbon dioxide they absorb from the air, to create glucose, which is what plants use for food. This process is called photosynthesis which means "putting together with light." Plants use a chemical called chlorophyll to do this, and chlorophyll is what makes leaves green.

As the days get shorter there is not enough light for photosynthesis and trees begin to slow down to get ready to sleep during the winter. The green chlorophyll disappears, and we begin to see yellow and orange colors we don't see in the summer. The bright reds and purples are created by glucose trapped in the leaves after photosynthesis stops.

It is this combination of colors that make the beautiful colors we enjoy in the fall.

Collecting and Pressing Fall Leaves

- Step #1** - Walk around your neighborhood and collect colorful leaves. Try to get different types of leaves and avoid leaves that are moldy.
- Step #2** - Make sure your leaves are dry and flat. Put them between two sheets of newspaper, place heavy books on top, and let them sit like that for at least 24 hours so they dry.
- Step #3** - Protect your leaves. You will need: dried, flat leaves, wax paper, an iron and a grown up. Place your leaves between sheets of wax paper and ask the grown up to gently press with a medium hot iron, moving slowly over entire surface for about 10 seconds. **Be careful! The wax paper will be hot!**

Once your pressed leaves are cool you can trim around the edges of the paper and place your pressed leaves on cards to send Fall wishes to someone, or put them in a photo album, or scrapbook.

Pressed leaves also make wonderful sun catchers! Attach a string to your pressed leaves and hang in the window.

Enjoy your Leaves!

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
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
BQ*
Mobile ATM available*
*Withdrawals only

Teller24

301-863-0057 • 800-444-6119

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Newsletter Editors:

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AMERICA'S
CREDIT
UNIONS™



Printed on recycled paper

The Statistics

As of July 31, 2009

Loans	\$155,591,513
Assets	\$299,285,746
Shares	\$263,525,642
Members	29,287



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*