

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

Summer 2009

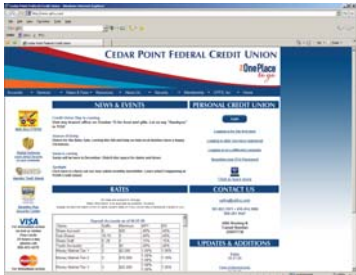
Welcome to the new Quarterly Communicator!

We know it looks a lot like the old monthly Communicator, and it will continue to provide you the information you need to make the most of your Cedar Point membership. This issue is your Summer issue. Your next Communicator will arrive in October, with your September statement and you will receive a Communicator in your statement each quarter - in January with your December statement and in April with your March statement.



To supplement this schedule, we are introducing a new newsletter - *Spotlight* - which will be available on-line on the first of each month in which we do not publish your Communicator. For those of you who prefer a hard copy, a few copies will be available in each branch office, and if we run out, a member service representative will be happy to print one for you.

www.cpfcu.com gets a facelift!



We have been working hard to update and improve our web site at www.cpfcu.com. The new site, which will be introduced this summer, will feature simpler navigation, easy links to other pages you might be interested in, and an exciting new site for insurance and investment information. Additions to the new site also include a rates table right on the home page so you can look up Share, Certificate and Loan rates easily, and a News and Events marquis to highlight special days such as Credit Union Day, or to let you know what day Santa comes to Cedar Point!

We are very excited to bring you these new products which we hope will make communication even easier. If you have any concerns please call your favorite member service representative. They are always happy to help!



CEDAR POINT
FINANCIAL
SERVICES, INC.

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Thank you for 223 years of service

the kids corner

The Supreme Court of the United States





Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

Privacy Notice

Cedar Point Financial Services, Inc. is committed to protecting the privacy of its member/client(s). References to “we”, “us” and “our” refer independently to Cedar Point Financial Services, Inc. References to “you” shall mean the member/client of Cedar Point Financial Services, Inc. References to “Credit Union” shall mean Cedar Point Federal Credit Union.

In the course of providing services to you, we collect information about you. Some of this information is nonpublic personal information. We do not sell your nonpublic personal information but we share some of the nonpublic personal information with our service providers and others in order to better serve you. We share your nonpublic personal information only with contractual safeguards to protect the confidentiality of your information. The purpose of this notice is to inform you of our Privacy Policy.

If you have any questions after reading this Privacy Policy, please contact us at 301-863-7071.

Information We Collect About You. We collect information about you from the following sources:

- Information we receive from you on applications and other forms (for example, name, address, social security number, assets, and income);
- Information about your transactions with us, our affiliate or others including those companies that work closely with us to provide you with diverse financial products and services (for example, your account balance and payment history);
- Information we receive from a credit reporting agency (for example, your credit worthiness and credit history); and
- Information obtained when verifying the information you provide on an application or other forms (this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions).

Information We Disclose. We do not disclose any nonpublic personal information about our member/client(s) and former member/client(s) to anyone, except as permitted or required by law as indicated below.

Parties Who Receive Information From Us. We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers such as securities broker-dealers, insurance brokers, and mortgage service companies;
- Nonfinancial companies, such as, consumer reporting agencies; and
- Others, as permitted by law.

Disclosure of Information to Parties that Provide Services to Us. In order that we may provide our member/client(s) competitive products and services, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf and to other financial service providers with whom we have joint marketing agreements. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize or protect the security of your financial records.

Disclosure of Information About Former Member/Client(s). If you decide to terminate your relationship with us, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information. We restrict access to nonpublic personal information about you to those employees who need this information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What You Can Do to Help. We are committed to protecting the privacy of our member/client(s). You can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your account information.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, our staff will have access to your information and will not need to ask for it.
- Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!



Free Seminars

College Cost/Savings

August 19, 2009

FED Benefits

August 26, 2009

Estate Planning

September 16, 2009

Women in Retirement/Investing

October 21, 2009

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

Vacation Loans

12

(hundred dollars)

12

(months to pay)

12

(percent apr)

12

(months you've been waiting)



*Don't miss out on your
summer vacation this year.*

*Call us today and
see what membership can do for you!*

Thank you for your years of service

July

Thanh Nguyen

Teller
16 years

Colleen Blundell

VP, Investment/Business Services
15 years

Tina McKay

Financial Analyst
14 years

Kathy Sobolewski

Teller
8 years

Karin Kless

Teller
6 years

August

Mary Simmons

Branch Manager, Leonardtown
25 years

Kathy Lasley

Business Lending Manager
23 years

Marie Butler

Member Service Representative
22 years

Wes Carter

Senior Computer Operator
11 years

Mai Cook

Teller
9 years

Luvina Lacey

Debt Recovery Specialist
6 years

September

Sherrie Horn

Branch Manager, Patuxent River
20 years

Katy White

VP, Human Resources
15 years

Laurie Langford

EFT/Funds Management Accountant
14 years

Chanell Carver

Member Service Representative
12 years

Yvette Johnson

Member Service Representative
7 years



The Supreme Court of the United States

The Constitution of the United States established three branches of government – the Executive Branch which includes the President; the Legislative Branch, which includes the Senate and House of Representatives; and the Judicial Branch which is headed by the Supreme Court. This system, called “Checks and Balances”, gave each branch the right to change or cancel the acts of another branch that falls within its jurisdiction.

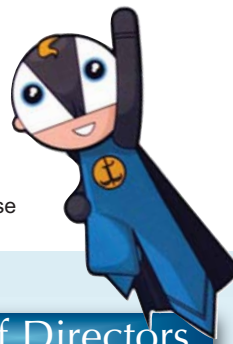
The Supreme Court can decide whether federal, state, and local governments are following the law. That even includes the President. When the Supreme Court makes a decision, that decision is absolute and final – sort of like when your Mom or Dad makes a decision.

Thousands of lawyers from all over the country ask the Supreme Court to make a decision on their special case, but the Supreme Court only listens to the most important ones. Fewer than 150 cases are actually heard each year. The Supreme Court usually only decides cases when they concern basic freedoms and civil rights protected by the Bill of Rights.

The Supreme Court is made up of a chief justice, or head judge, and eight associate justices. These men and women are appointed by the President and have to be approved by the Senate. The justices serve until they decide to retire.

More than 100 people have served on the Court, and until 1981 they were all men. Sandra Day O’Connor was the first woman named to the Supreme Court. Ruth Bader Ginsburg was seated in 1993 as the second woman. In 2009, President Obama nominated a third woman, who is also the first Hispanic woman to be nominated. Her name is Sonia Sotomayor. You may already know if she was approved by the Senate. If she is approved, she will start work on the first Monday in October which is when the Supreme Court officially begins its term.

Justice Kid, the first ever Kosovo-made cartoon hero was developed to increase understanding of the law among the country’s younger generations.



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
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Mortgages	208
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MasterCard	219
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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
ATM*
Mobile ATM available*

*Withdrawals only

Teller24

301-863-0057 • 800-444-6119

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cpfcu@cpfcu.com

Newsletter Editors:

Lisa Shender • Linda Knott

The Statistics

As of April 30, 2009

Loans	\$153,153,235
Assets	\$282,451,955
Shares	\$249,053,266
Members	29,214

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*



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CREDIT
UNIONS™



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