

# Cedar Point Federal Credit Union

# Communicator

January 2006



## A Message from the President/CEO



It's hard to believe another year has ended and a new year has descended upon us.

This is a time of year to reflect on the accomplishments and achievements of the previous year, and for Cedar Point, 2005 was a year of incredible success.

Our financial growth has been steady and sound. This kind of success does not come without the support and expertise of many people, and so, at the end of this year, I would like to take this opportunity to say thank you to the following people:

- **Our Membership.**

You are the most important group of the credit union. You support Cedar Point through-out the entire year by using all our 159406 services and products which are tailored to your needs. Cedar Point has become a "one stop financial center" and our policy is truly to provide the resources our membership deserves....only the best.

- **Your Board of Directors**

You contribute your time, energy and knowledge without compensation to set credit union policy and make the decisions for all the fine services we provide.

- **Our Wonderful Staff**

They pride themselves on supplying fast, efficient and courteous service to our members. I would like to thank each and every one for their hard work, dedication and loyalty to Cedar Point Federal Credit Union.

We have grown and prospered to where we are because of the membership, Board of Directors, and staff.

*On behalf of the Board of Directors and Staff we wish everyone a happy and prosperous 2006!*

—Barbara Horn, President/CEO

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Coming February 2006

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### GEICO

Credit Union members save on car insurance

### Benefits Plus®

Our newest merchant discounts

### Congratulations

to our many long-term employees

### the kids corner

MLK Day of Service

# Introducing PCUPay

Coming in February 2006!

With Cedar Point Federal Credit Union's newest service you can say good-bye to the hassles of your old bill paying routine. No more stamps, envelopes or checks to write, just point, click and pay. Among its many exciting features, PCUPay features single sign on accessibility. That means you will now be able to pay your bills right from your Personal Credit Union (PCU) 24 hours a day.

There are no limits to the number of transactions you can complete with PCUPay and the low monthly fee could be less than the cost of stamps when you pay all your bills this way.

You can use PCUPay to pay anyone you want\*—your local florist, or your son or daughter in college. You can make charitable donations, set up recurring payments, and even set up variable payments.

If you are already using OPS, you will automatically be signed up for PCUPay. If you use 402017 OPS but are not signed up for PCU, please use the convenient form below. You must be signed up for PCU to use PCUPay.

\*PCUPay cannot be used to pay governmental agencies including taxing authorities, collection agencies, court ordered payments, or merchants located outside of the United States.



## Personal Credit Union

Sign up and Password request

Account # (User ID) \_\_\_\_\_ Today's date \_\_\_/\_\_\_/\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Daytime phone number (\_\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_

email \_\_\_\_\_

By signing below I acknowledge receipt of the Membership Account Agreement to be inclusive of the disclosure concerning Personal Credit Union and agree to all terms and conditions of the agreement. I understand I will be required to change my password upon initial sign on to this service.

Signature \_\_\_\_\_

CPFCU employee initials \_\_\_\_\_ Date \_\_\_/\_\_\_/\_\_\_

**Do not staple or tape this form.**

\* Please return this form to Cedar Point Federal Credit Union.

**Please use 4-10 alphanumeric characters with no spaces.**

**PASSWORDS ARE CASE SENSITIVE**

Please set my password to: \_\_\_\_\_

## What can I do with PCU?

One of the best ways to protect yourself from identity theft is to keep track of your account. With PCU you can see what is happening in your accounts, live, 24 hours a day. Here are some of the great features you will find:

- Your **Account Summary** is a convenient list of all of your Cedar Point Accounts. Click on the magnifying glass to see details. Click on the envelope to email a member service representative.
- Your **Share Detail** view can be sorted by date, amount, or balance. Just click on the arrow keys at the top of each column. You can view your account information by month or by a specific date range.
- You can use the **Transfer Funds** function to pay your Cedar Point loan or MasterCard, transfer funds from savings to checking, or, if you have a related accounts authorization, to another member of the credit union.
- You can set a security question in case you ever lock yourself out. Just select **Password Reset** from the Preferences window.
- You can select **e-Statements** from the same window and we will email you when your statement is available for download each month.
- You can access a **Loan Application** and apply online.
- You can download and print your **cancelled checks** as available.
- You can place a **stop payment**.



# Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

*Don't leave them out in the cold...*

## The Basics of Estate Planning

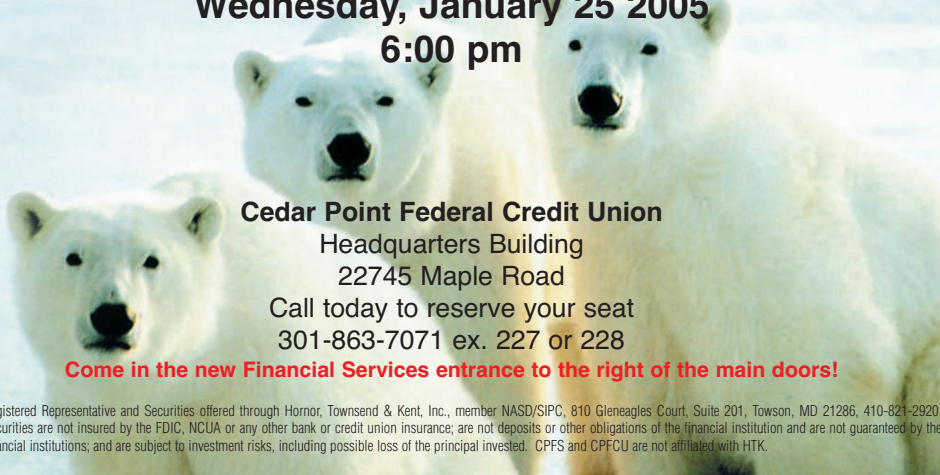
*Joann Wood*

of

Dugan, McKissick, Wood and Longmore, LLC

**Wednesday, January 25 2005**

**6:00 pm**



**Cedar Point Federal Credit Union**

Headquarters Building

22745 Maple Road

Call today to reserve your seat

301-863-7071 ex. 227 or 228

**Come in the new Financial Services entrance to the right of the main doors!**

Registered Representative and Securities offered through Hornor, Townsend & Kent, Inc., member NASD/SIPC, 810 Gleneagles Court, Suite 201, Towson, MD 21286, 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. CPFS and CPFCU are not affiliated with HTK.

# Help Direct the Future

Our board of directors is made up of qualified, volunteer credit union members. As a member of our board, you can help shape the future of your credit union while using your skills to contribute to its mission.

Nominations are now being accepted through February 24, 2006 for 707323 elections to be held at our 60th Annual Meeting scheduled for March 22, 2006.

Call today for more information.



## Save Your Identity With E-Statements

Reduce your chances of being a victim of mail fraud--receive your credit union statement electronically.

Even though identity thieves are finding new ways to steal information over the Internet, the original theft--for example, taking out a credit card in your name--tends to be a low-tech crime.

According to the Federal Trade Commission, about half the country's victims know how their information was swiped, and in many cases the breach was paper--bills, credit card solicitations, and financial statements--pilfered from garbage cans and mailboxes.

Receive your statement electronically and enjoy safety, timeliness, and convenience.

## BENEFITS Plus+

### Transportation

Mass Inc. (Martin's Shuttle)  
42572 Anne Court  
Hollywood, MD 20636  
301-373-4407  
gomassinc@aol.com  
Second family member free

### Auto Repair/ Services/Parts

Park Sunoco  
22352 Three Notch Road  
Lexington Park, MD 20653  
301-863-2993  
10% discount  
on labor services only

**Be sure to pick up your new *Restaurant and Merchant Discount Directory* today!**



**Linda Knott**

Executive Vice President  
25 years

**Herb Moore**

Computer Operator  
17 years

**Laurel Ward**

Compliance Officer/Internal Auditor  
15 years

**Sherry Pickeral**

Mortgage Service Representative  
8 years

**Cori Kohlhepp**

Teller/Member Service Representative  
7 years

**Patricia Brown**

Draft Accountant  
6 years

**Lalitha Ravindranath**

Visa Debit Card Representative  
6 years

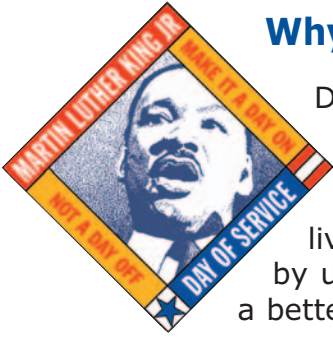
**Mary Brumback**

Teller  
5 years



**Call 1-800-368-2734**  
for a free rate quote and  
see what credit union membership  
can do for you!

Find your account number in this issue on or before February 1 and call us. You will receive \$10.00 in your share account.



## Why Serve on MLK Day of Service?

During his lifetime, Dr. Martin Luther King, Jr. worked tirelessly toward a dream of equality. He believed in a nation of freedom and justice for all, and encouraged all citizens to live up to the purpose and potential of America by uniting and taking action to make this country a better place to live.

The King Day of Service is a way to transform Dr. Martin Luther King, Jr.'s life and teachings into community service that helps solve social problems. That service may meet a tangible need, such as fixing up a school or senior center, or it may meet a need of the spirit, such as building a sense of community or mutual responsibility. On this day, Americans of every age and background celebrate Dr. King through service projects that:

- Strengthen Communities
- Empower Individuals
- Bridge Barriers

These ideas of unity, purpose, and the great things that can happen when we work together toward a common goal – are just some of the many reasons we honor Dr. King through service on this special holiday.

How can you be a part of the Martin Luther King Day of Service? Start by visiting <http://www.mlkday.org>



### What does this bus have to do with Dr. Martin Luther King, Jr.?

Ask your teacher to help you find out!  
(Hint: check out the Henry Ford Museum in Dearborn MI - [www.hfmgv.org](http://www.hfmgv.org))



## The Statistics

As of October 31, 2006

Loans . . . . .	\$118,842,145
Assets . . . . .	\$209,230,415
Shares . . . . .	\$186,479,451
Members . . . . .	27,745

## 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(SW) Jeffrey Snowden Liaison  
Barbara Horn 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	211
Financial Services	227
Loans	207
Mortgages	208
Mortgage Rates	290
MasterCard	219
New Accounts	222
Titles and Insurance	201
Visa Debit Card	223

### Patuxent River Office

Building 3144, NAS  
Patuxent River, MD 20670  
301-863-0005  
301-863-7181 (Fax)

### Lexington Park Office

21800 N. ShangriLa Drive  
Unit 21  
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 Office
- Lexington Park Office
- Leonardtown Office
- Prince Frederick Office
- Solomons Annex Rec. Center
- NESEA #8009
- Raley's Market
- ADF Bingo Hall, Mechanicsville

### Patuxent River, NAS

- North Engineering Building
- South Engineering Building
- NAVAIR IPT Building
- Navy Exchange
- Subway
- Visitor's Quarters

### Teller24

24-hour Teller Service  
301-863-0057  
800-444-6119

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

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Linda Knott

