



CEDAR POINT FEDERAL CREDIT UNION

Serving Southern Maryland since 1945

Communicator

October 2007



CREDIT UNIONS **Together** **We're Better**™

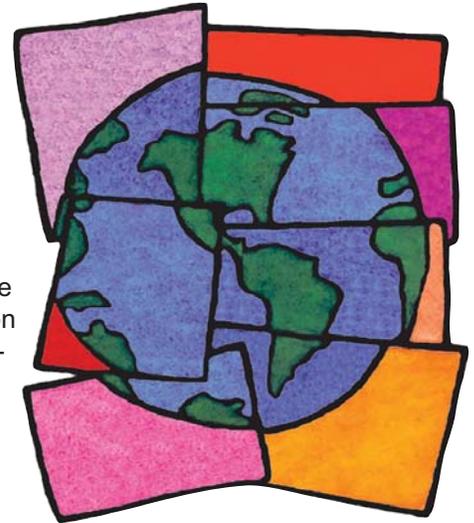
We're celebrating a special day, and you're part of it. Join us October 18, 2007 to celebrate International Credit Union Day. International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement.

We want to take this opportunity to thank you for being an important part of Cedar Point Federal Credit Union. It's members like you who help to make up this truly special organization.

Credit unions exist to provide a safe, convenient place for members like you to save money and to get loans at reasonable rates. Take full advantage of your credit union membership. Meet your borrowing and saving needs with our member friendly, low-priced services.

In honor of International Credit Union Day we will have giveaways and snacks at every branch office, so stop by 207161 and say "hello" to your favorite member service representative.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at 301-863-7071.



We look forward to seeing you.

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VISA Debit Card

Apply for Aflac's Cancer Insurance Policy
Thank you to our long term employees

the kids corner - Christopher Columbus



Have You Set Your Preferences?

Change Password: Change your password anytime you wish. Changing your password regularly helps increase the security of your 200942 account information. Cedar Point requires a password change at a minimum of every six months.

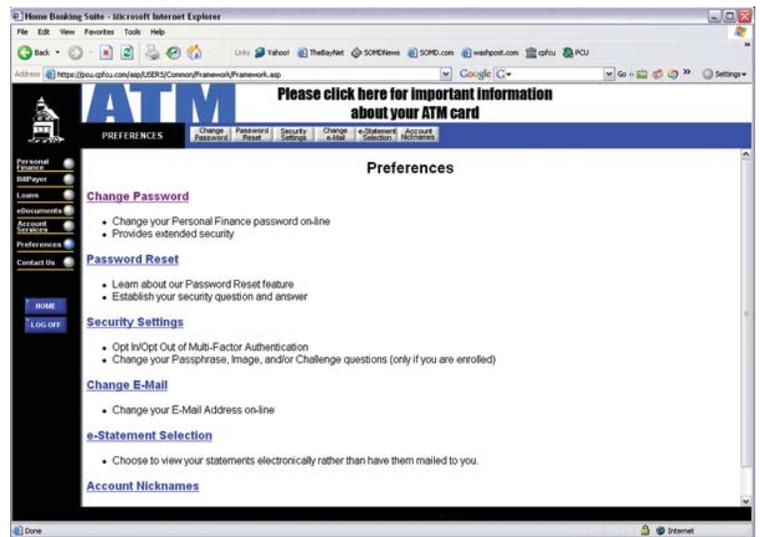
Password Reset: Set up a question and answer which you can use to reset your password if you are ever locked out. Once you set this up, you can use the self reset feature on the login page.

Security Settings: Confirm or change your PassMark settings. Changing these settings regularly can help to increase the security of your account.

Change E-Mail: Update your email information so we can assist you if your account is ever locked. You must also provide a current email address to receive e-statements.

E-Statement Selection: Choose to view your statements online rather than receiving them by mail. You must have a current email address on file in order to use this service. E-Statements increases the security of your account since your statement no longer sits in your mailbox. Remember to check your Communicator online using the convenient link in your e-statement notice.

Account Nicknames: Call your account something more descriptive. Rather than "L1", your loan account could be called "John's Car".



What else can you do on PCU?

- ▶▶ Transfer funds to pay your Cedar Point loan or MasterCard
- ▶▶ Transfer funds to your savings or sub-share account
- ▶▶ Transfer funds to other members*
- ▶▶ Pay your other bills with PCUPay**
- ▶▶ Apply for a loan
- ▶▶ Stop payment on a check
- ▶▶ Download and print check copies***
- ▶▶ Download and print your monthly statements
- ▶▶ Withdraw funds and have a check mailed to you

*You must have a related accounts authorization on file to use this service.

**There is a small fee for this service.

***You must contact our Share Draft department for copies of Cedar Point checks deposited or cashed at Cedar Point locations or checks which cleared your account more than six months previously.

To help us combat check fraud, please consider the following questions when depositing

Official Checks Cashier's Checks Certified Checks Money Orders

- Did this check arrive unexpectedly or do you have any reason to suspect this check is not valid?
- Have you been asked to deposit this check, keep a portion, and forward (wire) the rest to a third party?
- Is this check an installment payment or proceeds from a lottery you have supposedly won?
- Have you recently advertised something for sale over the Internet or is this check payment for something you have recently sold?
- Have you been asked to wire, Western Union, or otherwise return a portion of these funds back to the sender or a third party?

If you answered "yes" to any of these questions, alert the teller immediately.

If this check is returned as counterfeit or otherwise,
Cedar Point will seek reimbursement from **you** for the full amount of the check.

Our goal is to protect you.

With your assistance we can work to prevent the distribution of fraudulent checks.

Stay Ahead of the
CROWD

GET THE INSIDE STORY

Learn the five myths and truths of investing.

The financial markets reward people who understand how the financial world works and are prepared to act. Put yourself in a position to take advantage of the unique opportunities. Are you ready to stay ahead of the crowd?

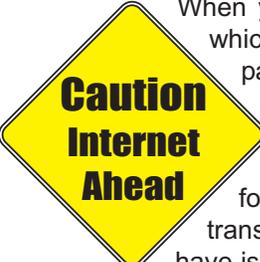
Plan on joining us at this introduction to
Investment Fundamentals Workshop®

Wednesday, October 24
11:00am & 6:00 pm

Bring your lunch - drinks and desserts provided at both seminars

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

Registered Representative and Securities offered through Hornor, Townsend & Kent, Inc. (HTK), Registered Investment Advisor, member NASD/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.



**Caution
Internet
Ahead**

When you make purchases online, especially with your Visa Debit Card, which directly accesses your checking account, be sure to read the entire page to make certain you are not authorizing any additional charges. You also need to be very careful about what you click. In some instances, people have clicked on a link or pop-up advertisement after they have made a purchase, and have inadvertently signed up for a service, and allowed their account information 400931 to be transmitted. If you did not intend to sign up, the first indication you may have is when you see a charge on your monthly statement.

If you see any charge which you feel is not authorized, please contact us immediately at 301-863-7071. We may suggest you call the number, if listed, and speak to their representative. If you are cancelling a service, or requesting a refund, be sure to get a cancellation or reference number so a dispute can be filed if necessary. Be sure to keep this information until your refund is received and you have confirmed the cancellation on your next statements.

Regulation Update - Point of Sale Receipts

You may have noticed recently you don't always get a receipt when you make smaller purchases with your Visa Debit or ATM card. This is because of a change in the Federal Regulation (Regulation E) which governs these transactions. According to this change, merchants are no longer required to provide a receipt for transactions of \$15.00 or less.

To reflect this change, we are changing the "Right to Documentation of Electronic Funds Transfers" section of our Account Agreement to read:

Terminal Transfers: You can get a receipt at the time you make any transfers to or from your account using one of our automated teller machines or point of sale terminals. You may also receive a receipt from a retail merchant when making a purchase in person provided the transaction exceeds \$15.00.



Convenient and easy to use

Widely accepted
wherever VISA is accepted

No need to carry your checkbook

No identification required

Saves time by reducing
your trips to the ATM

More secure than carrying cash
Faster than a check

**And NO FEES when you
use your VISA Debit Card
for point of sale purchases**



Apply for Aflac's
Cancer Insurance Policy

Call Karen Devine,
your independent Aflac agent, at
(301) 997-0302 or 1-888-997-0302,
or use the link on
www.cpfcu.com.

MMC0773

2/07



CONGRATULATIONS

Debra Lambeck

Teller
5 years





In fourteen hundred and ninety two
Columbus sailed the ocean blue.
But many facts you thought you knew
Are made-up tales which are not true.

- MYTH:** Columbus set out to prove the earth was round.
- FACT:** Most people knew the earth is a sphere by the time of Columbus. The question was how big it is. Columbus thought it was one-quarter its actual size.
- MYTH:** Queen Isabella sold the crown jewels to pay for Columbus' voyage.
- FACT:** Queen Isabella did not sell her jewels. The city of Palos repaid a loan by providing two of the ships and Italy helped pay for some of it. Spain had to put up very little money from the treasury.
- MYTH:** Columbus' crew was mostly criminals.
- FACT:** The crew was made up of experienced sailors. The crown offered amnesty to any criminals who wished to join the crew, but only four criminals were on board.
- MYTH:** Several hundred sailors were aboard the three ships on the initial voyage in 1492. The ships were relatively large for the long journey on an unpredictable sea.
- FACT:** The ships were tiny by modern standards--about as long as a tennis court, and less than 30 feet wide. Only 90 men went on Columbus' first voyage.
- MYTH:** Columbus died a pauper, in chains, in a Spanish prison.
- FACT:** Columbus was a relatively rich man at the time of his death. Columbus died quietly at 55 in Valladolid, Spain, on May 20, 1506 in his own apartment attended by family and friends.
- MYTH:** Columbus set foot on North American soil at some place which is now a part of mainland United States.
- FACT:** Columbus never saw North America. His first landfall was in the Bahamas, probably the current San Salvador.



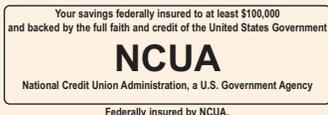
The Statistics

As of July 2007

Loans	\$144,331,549
Assets	\$223,602,281
Shares	\$192,546,374
Members	28,504

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*



Headquarters Office & Financial Services

22745 Maple Road
Lexington Park, MD 20653
301-863-7071 or 800-201-1647
301-863-0137 (Fax)

ATM	211
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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 Office
- Lexington Park Office
- Leonardtown Office
- Prince Frederick Office
- 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

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

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cpfcu@cpfcu.com

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