



CEDAR POINT FEDERAL CREDIT UNION

Serving Southern Maryland since 1945



Communicator

October 2008

Identity Theft Protection from



A complimentary benefit for Benefits Plus® members!*

The power to protect your identity and secure your personal information is just a click away.

The Benefits Plus® Identity Theft Protection & Security Center

will guide you through the 720940 steps required to take command of your identity and help prevent criminal attempts to compromise your credit and your good name.

Fraud Alerts

Junk Mail Reduction

Free Credit Reports

Credit Card & Personal Information Registration Form

Identity Theft Restoration Service

Talk to your favorite member service representative today to enroll in Benefits Plus® and start Living Better For Less.

November is Security Awareness Month!

Watch your November Communicator for exciting information about

Identity Theft Shield and Pre-Paid Legal Services

Two new ways Cedar Point Federal Credit Union is helping you to protect yourself!



CHECK FACTS
CHECK 21

Cedar Point Financial Services, Inc.
DO YOU KNOW YOUR FINANCIAL NET WORTH?

Happy Shopping!

How to get your money
without paying fees and surcharges!

Thank you for your years of service!

happy credit union day 2008!



DID YOU KNOW?

✓ In today's world of electronic transactions your check might be cleared immediately upon presentation to your financial institution, or even to the cashier at the store.

✓ A "post-dated" check is only a verbal agreement between you and the person or company to whom you have written that check. Once the check is presented for payment it is considered valid.

✓ Make sure the written amount matches the numbers written on your check. If they do not match, the written amount is considered legally binding.

✓ A check is a legal document. It is against the law to write a check you know cannot be covered by funds in your account.



**No one's going to come
out of the blue
and hand you free money.
But there are ways to get your money
without paying fees and surcharges!**



Come see us! We'll be happy to assist you with your withdrawal at our teller lines, and you don't even need a withdrawal slip. Just your ID.

Use any of our many 155516 convenient ATMs in and around Southern Maryland. We never charge fees to our members when they use our machines, and that includes our Mobile ATM which you can find at many local events.

Ask for cash back when you use your Visa Debit Card at many locations around the US including your supermarket, convenience store, or drug store. This is the one time you will have to say "debit" when you use your card.

happy credit union day 2008!

it **my credit union**
belongs
to me™

We're celebrating a special day, and you're part of it. Join us October 16 to celebrate International Credit Union Day with this year's theme "My Credit Union: It Belongs to Me." International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement—and those who own it.

We want to take this opportunity to thank you for being an important part of Cedar Point Federal Credit Union. It's 570135 members like you who help to make up this truly special organization—not shareholders or other motives. You own your credit union, and we are here to serve you.

Credit unions exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates—credit union members save an average of \$240* a year per household. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services.

In honor of International Credit Union Day, we will be serving snacks and have lots of giveaways at every branch office.

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.



*According to data from the Credit Union National Association (CUNA).

DO YOU KNOW YOUR FINANCIAL NET WORTH?

**ARE YOUR CURRENT STRATEGIES
IN LINE WITH YOUR GOALS?**

ARE YOU ON TRACK?



FOR MOST PEOPLE, THE ANSWER IS "NO" — OR "I DON'T KNOW."

With so much financial information available — and so many options — it's easy to get confused. Many people find it difficult to decide which financial strategies are right for their situations.

When people get confused, they tend to do nothing and doing nothing will not help you reach your financial goals.

IT DOESN'T HAVE TO BE THAT WAY.

Sound financial management doesn't have to be something you put off until tomorrow — or next year. By evaluating your current situation and exploring your options, you can take charge of your finances today and unlock your financial future.

THAT'S WHY WE'D LIKE TO INVITE YOU TO AN IMPORTANT SEMINAR.

The Financial Management Seminar

Wednesday, October 29 at 11:00 am
22745 Maple Road, Lexington Park, MD.

You can gain the essential knowledge needed to make your money work smarter and harder. This seminar is strictly educational and is being offered to the public by Cedar Point Federal Credit Union.

Seminars are free and open to the public, but seating is limited.
Call Dora (ext. 227) or Michele (ext. 232) 301-863-7071
for information or to reserve your seat.

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Check 21 is a fact of life. Learn more about how it can affect you:

<http://www.federalreserve.gov/payment systems/truncation/faqs.htm>

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

*Thank you for
your years of service!*

Debra Lambeck
Member Service Representative
6 years

Liz Mehl
Teller
5 years



**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.

**Your Christmas Club funds
were transferred to your
Savings Account on October 1.**

Happy Shopping!



**What's YOUR
lucky number?**

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



Costumes that won't cost an arm and your legs!



Be a ghost, but make it special. Use a white sheet and cut out holes for the eyes and a small slit for the mouth. Now make it fancy. Use paint to make eye shadow and lashes around the eyes and lipstick for the mouth. Make the cheeks red like it's all made up and don't forget to paint a necklace and some earrings.

Show off your inner nerd. Slick back your hair with gel, hem some pants too short, and wear a white button down shirt with a pocket protector that holds lots of pens. Finish the look with white socks, penny loafers or lace up oxfords, and tortoiseshell or black rimmed glasses, and don't forget to tape up the corner!

Mummify yourself in lots of gauze. You can make the gauze look old with some green and brown paint and leave some ends hanging. Walk with your legs straight to complete the look or maybe strut like King Tut!



If you haven't had a chance to fold the laundry, you can make a great costume. Wear sweats or tights. Take a cheap plastic laundry basket and cut a hole in the bottom, just big enough so it rests on your hips after you pull it over your head, and fill it with that laundry you didn't get to. Don't forget the dryer sheets.

Make Your Own Make-up



- 2 tablespoons of soft shortening
- 4 tablespoons of cornstarch
- Food coloring

Mix the shortening and cornstarch. Separate the recipe into separate cups and add food coloring. You can use any color you want!

Wash and dry your face and any area where you will be applying makeup and apply a thin coat of cold cream to protect your skin*. Then, using a cotton ball, gently pat cornstarch over cold cream. Remember to keep your eyes closed.

Apply make-up with finger or you can use a brush or even a Q-tip.

*Be sure to cover everything with cold cream or you might dye your skin!



Headquarters Office & Financial Services

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

ATM	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
Visa Debit Card	257

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

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AMERICA'S
CREDIT
UNIONS™



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The Statistics

As of July 31, 2008

Loans	\$153,084,802
Assets	\$268,397,195
Shares	\$233,990,959
Members	29,086



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*