



# Communicator

November 2006



## Protect your Identity and Manage your Credit with Identity Theft Shield from Benefits Plus<sup>®</sup>

Identity theft is an epidemic across the country. Most of us discover what identity theft really means after it happens. The Federal Trade Commission (FTC) notes a victim can spend months or years and thousands of dollars trying to restore their credit. Identity Theft Shield from Benefits Plus<sup>®</sup> offers a solution which will be of great benefit to you and your family.

### What Identity Theft Shield will do for you:

• **Credit Report, Score, Analysis.**

Identity Theft Shield members receive a Confidential Credit Smart Score analysis and an Experian Credit Report. You'll know exactly where you stand.

• **Continual Monitoring.**

Upon noting key activity on your Experian Credit Report, Identity Theft Shield can send you email alerts. Activity includes inquiries, new credit lines, derogatories, public records or 187991 change of address. If anything appears out of line, or if you become aware of possible identity theft, call the Identity Theft Shield service line.

• **Restoration Driven by Licensed Investigators.**

There is a lot of work to be done. If the problem is identity theft, Identity Theft Shield will send a Fraud Restoration Package and assign a licensed investigator to exhaustively and thoroughly do the work for you every step of the way.

• **Fraud Notification Alerts.**

Upon your approval, investigators dispatch fraud alerts to the three National Credit Repositories: Experian, Equifax and TransUnion. They also notify the Social Security Administration, and the US Postal Service.

• **Leave no Stone Unturned.**

If you are a victim and Identity Theft Shield is working your case for you, they will proactively search applicable local and national databases. Identity Theft Shield will seek out information you may not even be aware of, including criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your social security number and banking activity in your name reported as fraudulent.

• **Never Let Your Guard Down.**

Don't be a victim. Take advantage of this special offer. Call 866-329-PLUS to enroll now for \$9.95 a month\*, or for \$12.95, Identity Theft Shield will include you and your spouse. Sign up today and get free Panda anti-virus software, a \$49.95 value.

**\*You must be a member of our Benefits Plus<sup>®</sup> program to take advantage of this offer.** Members who are not part of our Benefits Plus program must pay an additional \$10.00 application fee, are not eligible for the \$9.95 a month option, and do not receive the Panda software.

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**Cedar Point Offices will be closed November 11.**

Honor  
our  
Vets!  
Vote on  
November 7



## Keeping Up With The Changes...

In the coming months members who use our online and telephone account access services will notice major changes in how these services work. A combination of improving technology and the need for stronger security has necessitated these changes. Below you can read about how these changes will work. If you have any questions please always feel free to contact your favorite member service representative. We are always happy to help.

### Teller24 Grows Up!

Beginning in January 2007, Teller24, our telephone account access service, will have a whole new interface. We are making this change to assure you, our members, the most up-to-date and reliable technology available.

The biggest change to Teller24 is you will soon be able to talk to it. Of course, if you prefer, you will still be able to choose to press buttons to navigate the new menu.

There will also be substantial changes to the menu. It will be much easier to hear basic account information without having to go through two or three 189977 levels just to get a balance. Additional services available will include loan applications and the ability to connect to a member service representative during business hours.

We are very excited about these changes and will be providing our members with more complete information as it becomes available. Watch your Communicator for more information about navigating T24 v. 2.0.



### Added Security on PCU

Personal Credit Union (PCU) will soon be receiving an update to the log-in process. This change is being made to 154082 take advantage of advances in technology to provide you the most secure connection available.

When this system is introduced you will be asked to create a new password and a series of "challenge questions." You will also be asked to select a "Passmark." This is an image you choose which we will show you each time you log on. With your "Passmark" you can be assured you are on our secure site.

Once you have set up your account your log-in process will be simple as long as you log-in on the same computer. When logging in from another machine, for instance at work, or while on travel, you will be asked a randomly selected "challenge question" before you will be allowed to log-in. When you have successfully logged in, you will be able to choose whether to allow subsequent log-ins on that computer such as your work computer, or to disallow them without the "challenge question," for those times when you find yourself on a publicly accessible machine such as in an internet cafe or hotel business center.

Watch the PCU banner for more information about implementation of this great new service!



Important  
Notice!

## Truth in Savings

Beginning with your October statement, we will be providing information about non-sufficient funds and/or overdraft privilege fees you may have incurred during the statement month and for the current year to date. Unfortunately, our reporting software is having difficulties separating this information in some accounts for months prior to October.

If you have had a fee refunded or warehoused, or a Visa Debit Card overdraft fee during the past year, your year-to-date figure may be inaccurate. If you would like to have us manually review your account to provide accurate information please contact your favorite member service representative. We are always happy to help.



Give the gift of life



November 30, 2006  
9:00 am - 3:00 pm

Headquarters Office  
Maple Road, Lexington Park

Call 301-863-7071 ext. 205 for information



# Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

In honor of Life Insurance Awareness Month in September, CPFS gave away four Emergency First Aid Kits. The winners were:

Leslie R. Hansen  
Charlie Mather

Deborah E. Baker

Tammy Guy  
Steve Fagan

## The Advantages of a 529 College Savings Plan

Giving your children the advantage of a college education will be very costly. And if you add inflation to the equation, the amount you and your family will have to pay over time is staggering.

Tax-deferral can have a dramatic affect on the growth of an investment. With a state-sponsored 529 College Savings Plan your contributions can grow tax-deferred (some states allow contributions to be partially or completely deductible) and distributed income tax-free as long as distributions are used for qualified education expenses such as tuition, fees, required books, supplies, room and board at higher education institutions. 529 College Savings Plan investments can be used for any accredited college, not just schools in the state that sponsors your plan to include undergraduate, graduate, post-graduate and technical training.

529 Plans are state sponsored investments and the state may offer tax and/or other benefits to their residents who invest their home state's 529 Plan. If you or the designated beneficiary are considering investing in an out-of-state plan, you may want to consider, before investing, whether the home state offers its residents a 529 plan with alternate state tax advantages or other benefits.

Up to \$12,000 a year in contributions are allowed (\$24,000 for married couples) without gift tax consequences. Under special election, up to \$60,000 (\$120,000 for married couples) in contributions can be made at one time by accelerating five years' worth of investments. There may also be a state limitation once the plan assets have reached a defined maximum (typically \$200,000 - \$250,000). Assets are professionally managed by fund managers selected by the state. Participants can choose from two to almost 30 mutual fund-type investments.

There are no income limits. You can contribute no matter how much you earn. Nor is there any limitation on who you can save for - your child or grandchild, a niece or nephew, a friend or yourself. You can even change beneficiaries within the same family. Unlike Educational Savings Accounts control of the account remains with the contributor regardless of the age of the beneficiary. You decide when to make withdrawals.

For complete information contact Colleen at 301-863-7071 ext. 228 regarding a specific 529 Plan, including a description of fees, expenses and risks. The offering statement or program description should be obtained and read carefully before investing or sending money.

*Participation in a 529 plan does not guarantee contributions and the investment return on contributions, if any, will be adequate to cover future tuition and other higher education expenses. Units of the portfolio are municipal securities and are subject to market volatility and fluctuation.*

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 is not affiliated with HTK.



**Deposits at Automated Teller Machines (ATMs) are subject to verification and may not be available for immediate withdrawal.** They will generally be available for withdrawal two business days following the date of deposit. Longer delays may apply for non-local checks and special circumstances\*. However, at least \$100 from each day's total deposit(s) will be available immediately.

\*See the Availability of Funds Disclosure in your Account Agreement



**Sharon Pilkerton**  
Chief Operations Officer  
26 years

**Juliane Moss**  
Collections Officer  
13 years

**Vicky Wise**  
Member Service Representative  
12 years

**Marion Horton**  
Member Service Representative  
9 years

**Susana Hodgdon**  
Teller  
5 years



# Visit Santa

December 9  
10am to 12noon  
Headquarters Office  
Lexington Park

(according to our "experts"  
this is the "real one"!)



Drop off your new unwrapped toys at any branch office.

Requested minimum value  
\$10.00

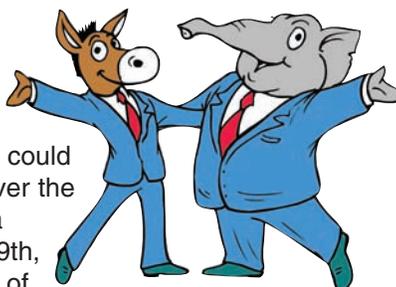
This may be the only gift a child gets.

November 13 through  
December 16

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

# THE RIGHT TO VOTE

Any citizen of the United States over the age of 18, who meets certain state requirements, may vote in federal elections. This has not always been the case. When the United States first won its independence, there were many restrictions on who could vote. In some states, only white male landowners over the age of 21 could vote. Beginning in 1870, however, a series of Constitutional Amendments\* (15th, 17th, 19th, 23rd, 24th, and 26th) and passage of certain pieces of legislation including the National Voting Rights Act of 1965, have extended voting privileges to more and more citizens.



The National Voting Rights Act of 1965 (42 U.S.C. §§ 1973-1973aa-6)[1] outlawed the requirement that would-be voters in the United States take literacy tests or pay a poll tax to qualify to register to vote, and it provided for federal registration of voters — instead of state or local voter registration which had often been denied to minorities and poor voters — in areas having less than 50% of eligible minority voters registered. The act also provided for Department of Justice oversight of registration, and the Department's approval for any change in the voting law in districts whose populations were at least 5% black. It was signed into law by President Lyndon Johnson on August 6, 1965.

The US congress voted to renew this act this past summer, and the bill was signed into law by President George W. Bush on July 27, 2006, one year in advance of the 2007 expiration date. The audience included members of the family of slain civil rights leader Martin Luther King Jr., the Rev. Al Sharpton and Jesse Jackson, NAACP Chairman Julian Bond and other prominent African Americans.

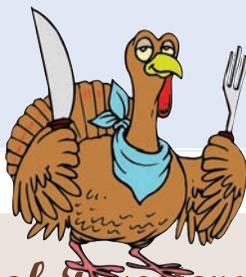
**\*Visit one of these sites for more information about the Constitution—**

<http://www.usconstitution.net/>

<http://www.archives.gov/national-archives-experience/charters/constitution.html>

[http://en.wikipedia.org/wiki/United\\_States\\_Constitution](http://en.wikipedia.org/wiki/United_States_Constitution)

These sites are not operated by Cedar Point and we are not responsible for their content or updates. The privacy and security policies may differ from those practiced by Cedar Point.



## The Statistics

As of August 31, 2006

Loans . . . . . \$131,373,476

Assets . . . . . \$210,589,971

Shares . . . . . \$184,048,325

Members . . . . . 27,946

## 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  
Lexington Park, Esperanza Lanes\*

### Patuxent River, NAS

North Engineering Building  
South Engineering Building  
NAVAIR IPT Building  
Navy Exchange  
NEX Gas Station\*  
Subway  
BOQ\*  
\*Withdrawals only

### 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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