

CEDAR POINT FEDERAL CREDIT UNION

Serving Southern Maryland since 1945

Communicator

November 2007

NOVEMBER IS SECURITY AWARENESS MONTH

Cedar Point takes your safety and security very seriously. We are always looking for ways to help you to protect yourself from fraud, scams, and identity theft. As part of this drive to protect you, we will be providing additional information throughout the month of November.

Brochures with information about fraud, fake checks, scams, Internet safety, ID theft, and personal safety will be available in every branch office. Please stop by to pick up these valuable tools and watch the presentations showing in the lobbies at our Headquarters, Lexington Park and Leonardtown Offices.

Of course, if you ever have any concerns, or would like more information, about the many ways we can help you to protect yourself our 701784 Security Specialist, Aaron Chase is available to assist you. Please contact Aaron at 301-863-7071 ext 252 or email him at achase@cpfcu.com.



Security Awareness Seminar

December 5, 2007

11:00 am

Topics include everyday fraud and scams targeting financial institutions and their members.

Call Aaron today to reserve your seat!
301-863-7071 ext. 252

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CEDAR POINT SCHOLARSHIPS

Be sure to visit us at the Scholarship Fair!

Benefits Plus

New Merchants are being added all the time!

GIVE THE GIFT OF LIFE

Red Cross blood drive



Here Comes Santa!

CEDAR POINT FINANCIAL SERVICES, INC.

Enjoying Retirement

KEEP KIDS SAFE ONLINE

Cedar Point will be closed:
Veterans Day and Thanksgiving

**THANK YOU FOR ALL YOUR YEARS OF SERVICE!
64 YEARS OF SERVICE TO OUR MEMBERS**

the kids corner
Have a Green Thanksgiving



Be sure to visit us!

St. Mary's County Scholarship Fair
 November 7, 2007
 4:00 pm to 7:00 pm

Southern Maryland Higher Education Center
 44219 Airport Road
 California, MD 20619

<p>Cedar Point Federal Credit Union Frank E. Gorley Scholarship</p> <p><i>This scholarship is established in memory of Frank E. Gorley, founding member and first CEO of Cedar Point Federal Credit Union, to aid and encourage further education.</i></p> <p>Recipients will be awarded \$1000.00.</p> <p>Recipient must be member of Cedar Point Federal Credit Union.</p>	<p>Cedar Point Federal Credit Union GEICO Scholarship</p> <p><i>This scholarship is established with the assistance of GEICO to aid and encourage further education.</i></p> <p>Recipients will be awarded \$1000.00.</p> <p>Recipient must be member of or eligible for membership at Cedar Point Federal Credit Union.</p>	<p>Cedar Point Financial Services, Inc Scholarship</p> <p><i>This scholarship is established to aid and encourage further education.</i></p> <p>Recipients will be awarded \$500.00.</p> <p>Recipient must be a resident of the tri-county area.</p> <p><small>Cedar Point Financial Services, Inc. is a wholly owned subsidiary of Cedar Point Federal Credit Union</small></p>
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For all Cedar Point Scholarships, please submit the St. Mary's County Common Scholarship Application and required documentation to the address listed on the application no later than March 15, 2008. Visit www.smcbeqa.org for more information. Cedar Point Federal Credit Union administers the above listed scholarships. The scholarship committee will receive all applications and will treat all information as confidential, and may require a personal interview. The 703043 committee will consider all applicants based on the above stated guidelines without regard to race, religion, national origin, age or handicap.



**Get your card today
 and start living better for less!**

New Merchants are being added all the time!

Gifts/Crafts

Nati's Unique Boutique
 San Souci Plaza Suite #116
 California, MD 20619
 301-737-1149
www.natiuniqueboutique.net
 10% discount on everything
 (excluding sale items)

Beauty

Cedar Point Hair Salon
 21899 Three Notch Road
 Lexington Park, MD 20653
 301-863-5960
 10% discount on retail products

Give the gift of life

November 15, 2007
 9:00 am - 3:00 pm

Headquarters Office
 Maple Road, Lexington Park

Call 301-863-7071 ext. 205 for information



Drop off your new unwrapped toys at any branch office.

November 13
 through
 December 15

Requested minimum value \$10.00
 This may be the only gift a child gets.

Here Comes Santa!

December 8
 10am to 12noon

Headquarters Office
 Lexington Park

Visit the "Real Santa" at Cedar Point!
 (It's Free!)





Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

Enjoying Retirement

- "Will I be able to maintain my standard of living?"
- "What if I invest too aggressively and lose my nest egg?"
- "What if I invest too conservatively and don't keep up with inflation?"
- "How much income from my retirement will I need and how do I get it?"
- "What about taxes?"

This seminar will help participants understand the major decisions they will be facing at retirement.

Don't miss the opportunity to find the answers to these questions and more!

Wednesday, November 28, 2007

11:00 am
Bring your lunch

and 6:00 pm

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 Homor, 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.



Sharon Pilkerton
Chief Operations Officer
27 years

Juliane Moss
Certified Credit Union
Financial Counselor
14 years

Vicky Wise
Member Service
Representative
13 years

Marion Horton
Administrative Assistant
10 years



KEEP KIDS SAFE ONLINE

The Internet is a valuable resource for kids. But, there's also a dark side. Use these 551897 Web sites to learn about the risks kids face online and to find Internet-safe information.

- FBI Parent's Guide to Internet Safety
www.fbi.gov/publications/pguide/pguidee.htm
- The Congressional Internet Caucus Advisory Committee
www.netcaucus.org/
- GetNetWise
getnetwise.org
- Cyber Tip Line
www.cybertipline.org/
- ikeepsafe.org
www.ikeepsafe.org/PRC/FamilyFun/03_myth.php

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

Cedar Point
will be closed
November 12
to Honor our Vets



Cedar Point
will be closed
November 22
for Thanksgiving





Families can get together to have a Great "Green" Thanksgiving. Here are some ideas to discuss with your Mom and Dad.

Reduce, Reuse, Recycle

Buy only as much as you need and carry reusable bags when you shop. Use cloth napkins. Recycle paper, plastic, glass and aluminum containers. If you

don't already have a compost bin, use your Thanksgiving fruit and vegetable trimmings to start one.

Buy and Eat Locally Grown Food

Locally grown food is good for your health and the environment and it tastes better.

Make Your Meal Organic

Organic food is better for your health and good for the environment. Organic farming also produces higher yields, increases soil fertility, and prevents erosion.

Celebrate at Home

Lower your auto emissions while you lower your stress level. Skip the holiday travel and celebrate an eco-friendly Thanksgiving at home.

Travel Smart

Use less fuel and lower your emissions by making sure your car is in good working order and your tires are properly inflated.

Invite the Neighbors

Invite your neighbors to share your eco-friendly Thanksgiving to reduce auto emissions by keeping more people off the road or ensuring shorter trips.

Plant a Tree

In one year, the average tree absorbs roughly 26 pounds of carbon dioxide and returns enough oxygen to supply a family of four.

Make Your Own Eco-Friendly Decorations

With a little imagination, you can make great eco-friendly Thanksgiving decorations. Colored construction paper and baker's clay are just two of the possibilities.

Make it a Spiritual Day

As part of your eco-friendly Thanksgiving, make time for meditation, reflection, or perhaps a walk in the woods to think and give thanks for the wonders of nature.

Say Thank You

Whatever else you do on Thanksgiving, make time to say "thank you" to the people in your life who matter most.



Headquarters Office & Financial Services

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

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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

www.cpfcu.com
cpfcu@cpfcu.com

Newsletter Editors:

Lisa Shender
Linda Knott

The Statistics

As of August 31, 2007

Loans	\$144,862,891
Assets	\$224,535,430
Shares	\$192,600,600
Members	28,559

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*

