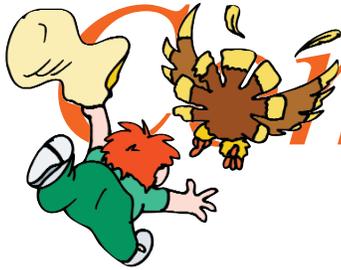


CEDAR POINT FEDERAL CREDIT UNION

Serving Southern Maryland since 1945



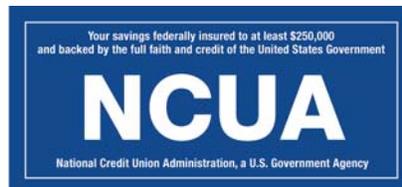
Communicator

November 2008



Credit Union Members: Your Money Is Safe

- The National Credit Union Administration insures all federal and most state-chartered credit unions.
- NCUA is backed by the full faith and credit of the U.S. Government, just like the FDIC.
- NCUA insures accounts up to at least ~~\$100,000~~ ^{\$250,000}.
- IRA and KEOUGH accounts are insured separately up to \$250,000.



Go to <http://www.ncua.gov> for more information*

*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.

Inside this Month

November is Security Awareness Month

Go Green with e-Statements!

ID Theft Seminar

Cedar Point Financial Services, Inc.

Tax Seminar - Coming in January

Identity Theft Shield & Pre-Paid Legal Services, Inc.

Cedar Point will be closed

November 11 to Honor our Vets

November 27 for Thanksgiving

Thank you for 40 years of service!

the kids corner

Presidential Election

How it Works

Red Cross Blood Drive * Toys for Tots * Here Comes Santa



Protect Your Identity with Cedar Point Federal Credit Union's Online Services

Victim of ID Theft? Make 5 Phone Calls ... Fast

Personal Credit Union (PCU)

We protect you online with VeriSign Secure Sockets Layer (SSL) 189557 Certificate Authority and Multi-Factor Authentication.

e-Statements

Never leave your statement in a mailbox again. We let you know when your statement is available* so you can view it online or print it at home.

PCUPay

You don't need to put your checks with your account information in the mail anymore. Sign up for PCUPay and pay all your bills online for free!*

For more information, visit
www.cpfcu.com

*You must provide a current email address for this service. We promise to never sell or share your email address for commercial purposes.

**You must pay at least one bill every 90 days. A \$4.95 fee will be charged to your share draft account on the last business day of each month when no payment has been made within 90 days

(1) Credit bureau fraud unit (call one):

TransUnion - (800)680-7289
Equifax - (800)525-6285
Experian - (888)397-3742

(2) Creditors

Close affected accounts.
Fill out and mail the ID theft affidavit
<http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf>*

(3) Local law enforcement

File a 149005 police report and get copies.

(4) FTC hotline

877-IDTheft (877-438-4338).
or visit ftc.gov/bcp/edu/microsites/idtheft*

(5) Cedar Point's Security Department

Aaron Chase - 301-863-7071 ext 252

*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.



Go Green with e-Statements!

Sign up on PCU today and have your statement on the first business day of every month!



Give the gift of life



November 20, 2008
9:00 am - 3:00 pm

Headquarters Office
Maple Road, Lexington Park

Call 301-863-7071 ext. 205 for information

TOYS FOR TOTS

Drop off your new
unwrapped toys at
any branch office.

November 12
through
December 13

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

Here Comes Santa!

December 13
10am to 12noon

Headquarters Office
Lexington Park
Visit the Real Santa
at Cedar Point.

We know he's
the real one because
he never charges!





ID Theft Seminar

John Stutzman

Certified Risk Management Counselor

Wednesday, November 19, 2008

11:00 am & 6:00 pm

Bring your 720205 lunch at 11:00
Drinks and snacks provided for both times

Sponsored by:
Pre-Paid Legal Services, Inc.

Seminars are free and open to the public, but seating is limited.

For more information, or to reserve your seat,
please call Dora (ext. 227) or Michele (ext. 232)

301-863-7071

22745 Maple Road
Lexington Park, MD 20653

Coming in 2009!



When you need
an attorney,
who will you call?

Have you ever...

- thought about writing or revising your will?
- been audited by the IRS?
- purchased a home?
- been a defendant in a civil lawsuit?
- signed a contract of any kind?
- paid a bill you thought was unfair?
- received an inaccurate credit report?
- received a traffic ticket you thought was unjustified?
- had any type of legal question?



Think you're not at risk
for Identity Theft?

Do you...

- hand your credit card to servers at restaurants?
- sign your credit cards?
- supply personal information over the internet?
- keep your social security number in your wallet or purse?
- leave mail at your home or business for the postal carrier to collect?
- shred unwanted mail with personal information?



Cedar Point Financial Services, Inc.
A wholly owned subsidiary of Cedar Point Federal Credit Union

Coming in January

Tax Management Seminar

Wednesday, January 28, 2009 at 11:00 am

Registered Representative of and Securities offered through Homer, Townsend & Kent, Inc. (HTK), Registered Investment Advisor, 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. CPFUCU is not affiliated with HTK.

Cedar Point
will be closed
November 11
to Honor our Vets



Cedar Point
will be closed
November 27
for Thanksgiving



What's
YOUR
lucky
number?
Find your account
number in this issue
on or before
December 1
and call us.
You will receive
\$10.00
in your share
account.

*Thank you for
all your
years of service!*

Juliane Moss

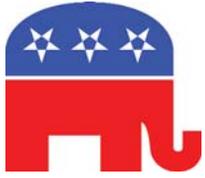
Certified Credit Union
Financial Counselor
15 years

Vicky Wise

Member Service Representative
14 years

Marion Horton

Administrative Assistant
11 years



Presidential Election

How it Works



According to the US Constitution, a President must:

- ◆ be 35 years of age or older
- ◆ have been born a citizen of the United States
- ◆ have lived in the United States for a minimum of 14 years

Primaries and Caucuses

Everyone who wants to run for President has his or her own ideas about how the government should be run and sometimes they can be registered for the same party. A party is a group of people who hold the same basic beliefs about how the government should work. That's where primaries and caucuses come in. In these elections, party members get to vote for the candidate that will represent their party in the general election. There are two major parties - Republicans and Democrats.

National Conventions

After the primaries and caucuses, the two major parties hold national conventions to choose their Presidential candidate. During these conventions, each Presidential candidate announces a running-mate (or Vice-Presidential candidate).

The General Election

After the conventions end, the Presidential nominee from both parties go all over the country to try and win support for the upcoming election. Sometimes there is a candidate from other smaller parties, or with no party at all. Candidates with no party are called Independents.

The general election is always held in November. When someone votes in the election, they actually vote for electors. These electors are part of the Electoral College and are supposed to vote for their state's preferred candidate.

The Electoral College

In the Electoral College system, each state gets a certain number of electors based on how many people live there. For example, Texas gets more votes than Maine. Maryland receives 10 electoral votes.

The electors cast their votes on January 6. The candidate who gets more than 270 votes wins the election. The President-elect and Vice President-elect take the oath of office and are inaugurated two weeks later, on January 20.



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 |
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| 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
BOQ*
Mobile ATM available*
*Withdrawals only

Teller24

301-863-0057 • 800-444-6119

www.cpfcu.com
cpfcu@cpfcu.com

Newsletter Editors:

Lisa Shender • Linda Knott



AMERICA'S
CREDIT
UNIONS™

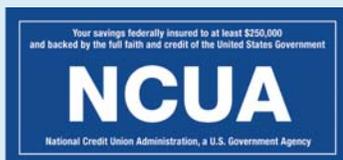


Printed on recycled paper

The Statistics

As of August 31, 2008

| | |
|---------|--------------------|
| Loans |\$153,491,597 |
| Assets |\$268,696,047 |
| Shares |\$233,786,735 |
| Members |29,063 |



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*