

Cedar Point Federal Credit Union

Communicator



December 2005



A Very Special Holiday Gift From Your Board of Directors

In celebration of over 60 years of service to our members, the Board of Directors of Cedar Point Federal Credit Union has authorized the payment of an extraordinary dividend on December 31, 2005.*

With the payment of this extraordinary dividend, the rate earned on your primary share (0) account in 2005, will be approximately .80% as long as you carried an average daily balance of \$100 or more in your primary share (0) account during each quarter of 2005.

* Account must be open at close of business on December 31, 2005. Dividends will be calculated as a percentage of dividends paid on your primary share (0) account for the year 2005. Dividends are paid from current income and available earnings after required transfers to reserves.

Happy Holidays

Inside

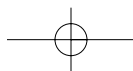
- Protecting your Security
- Save with 709732 Benefits Plus®
- Visit Santa • Toys for Tots
- Introducing PCUPay
- Holiday Loans • MasterCard
- CPFS
- Introducing Group Life Insurance
- Happy Anniversary
- Kids Corner
- Gear Up for Holiday Giving

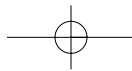
Holiday Hours

All Branch Offices will be closed
Monday, December 26, 2005
Monday, January 2, 2006

*Cedar Point will be open**
Saturday, December 24, 2005
8:30 - 12:00
Saturday, December 31, 2005
8:30 - 12:00

*Headquarters, Lexington Park, Leonardtown and Prince Frederick only





Cedar Point Federal Credit Union is always working to keep your account and personal information secure. Here are some of the ways we do this:

1. In order to transfer funds from one account to another over the internet or by phone, you must have a Related Account Authorization on file. You can get this 200507 form online, at any branch office or by calling us. We will be happy to mail you a copy. All account holders must sign this form in order for us to make transfers from one account to another.
2. We will never give your account information to someone who is not authorized on the account.
3. We will not greet you in public as a member of the credit union. No one but you needs to know you have an account at Cedar Point.
4. We will never discuss the details of your account with another member or with an employee in the presence of another person who is not authorized on your account.

Here are some ways you can help:

1. When you send email, all we need is your full name and address or phone number. An email address is sufficient if we have your address on file. Please don't send us your account number, PIN, Social Security number or mother's maiden name. E-mail is NOT secure and is easily hacked.
2. Never keep your PIN or password information in the same place you keep your card. The safest place to keep your PIN is in your head.
3. Sign your cards. If you haven't, someone else may.
4. Sign up for your Verified by Visa or MasterCard Secure password. If you haven't, someone else may.
5. Make sure all your 176818 personal information is up to date - your address, daytime phone, signature.



Save on Holiday Gifts and Travel with Benefits Plus®

Gift Cards
Air Travel

Flowers
Hotels

Local Merchant Discounts



Visit Santa

December 10

10 am to 12 noon

Headquarters Office

Maple Road

Lexington Park

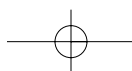
(according to our "experts" this is the "real one"!)

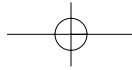


Drop off your new unwrapped toys at any branch office

through December 15

All toys collected at Cedar Point locations will go to the children of Southern Maryland (requested minimum value of \$10 please - this may be the only gift a child gets)





How much time do YOU spend each month writing checks?



Introducing PCUPay
Coming Soon!

Spend less time paying bills and have more time for the things you love.



Buy them the gift they've "always wanted"

\$1500.00
9% apr*
for 12 months

apr - annual percentage rate
Offer good for a limited time

there's some things money can't buy for everything else there's MasterCard



Happy Holidays from Cedar Point and MasterCard



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

Your family depends on you.
Insure them with
AUL's Group Life Insurance coverage.

AUL's group life insurance coverage represents a simple and affordable way to increase the amount of your life insurance coverage. Group life insurance coverage helps provide practical, straightforward life insurance recommended in order to plan for unexpected loss of life.

Eligible Credit Union members and their spouses ages 18 to 59 can apply for up to \$150,000 in group life insurance coverage.

Watch your mail in January for further information on how to apply.

For further information and application materials, contact an AUL representative at 301-863-7071, ext. 228.



Marge Christian
Member Service Representative
19 years

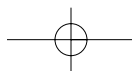
Lisa Shender
Marketing Director
6 years

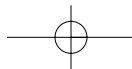
What's YOUR lucky number?

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

This group life insurance product is issued and underwritten by American United Life Insurance Company, (AUL) and Cedar Point Federal Credit Union is compensated for marketing AUL's products. You can learn more about AUL and its products by viewing its website at www.aul.com

This insurance coverage is Not a Deposit, Not Guaranteed by the Credit Union, Not Insured by Any Federal Government Agency, and Not NCUSIF Insured.





the kids
corner

Gear Up for Holiday Giving

Do you remember the best gift someone ever gave you? What made it so special? Were you really excited? Giving gifts can make you feel the same way.

Giving gifts takes planning and saving. Here are some tips to help you along:

- * Make a list of all the people you want to give gifts to and how much each gift will cost. This will help you figure out how much money you need to save.
- * Help your parents and neighbors with odd jobs to earn money. Offer to walk dogs, mow lawns, or baby-sit.
- * Save part of your allowance. Put 50 cents a week in your credit union share account and you'll have almost \$30 by the end of the year.

Thoughtful gifts are the ones people keep for a long time. They don't have to cost a lot. Shop the sales, or check out second-hand stores for special and unique items. Here are some inexpensive gift suggestions:

- * Put together a photo album, or frame a picture of you and the person who will receive the gift.
- * Buy or make a calendar and fill in birthdays and anniversaries. Add small pictures.
- * Make a clay flowerpot or pencil holder.
- * Knit a scarf, or make a beaded bracelet or necklace.
- * Give chore coupons for a free car wash or night of baby-sitting.

For another easy money saving idea, wrap your presents in homemade wrapping paper or the Sunday comics!



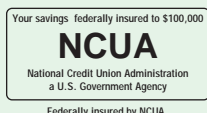
The Statistics

As of September 30, 2005

Loans	\$116,108,058
Assets	\$211,595,820
Shares	\$189,407,630
Members	27,721

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)

Loans	207
Titles and Insurance	201
Mortgages	208
Mortgage Rates	290
MasterCard	219
Visa Debit Card	223
ATM	211
New Accounts	224
Financial Services	227

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

Patuxent River, NAS
 North Engineering Building
 South Engineering Building
 NAVAIR IPT Building
 Navy Exchange
 Subway
 Visitor's Quarters

Teller24
 24-hour Teller Service
 301-863-0057
 800-444-6119

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 Linda Knott

