

Cedar Point Federal Credit Union



Communicator



December 2006

A Very Special
Holiday Gift

from the

Cedar Point Federal Credit Union
Board of Directors

As a special thank you to our members who helped make 2006 a very good year for Cedar Point Federal Credit Union, our 301019 volunteer Board of Directors has authorized the payment of an extraordinary dividend on December 31, 2006.*

With the payment of this extraordinary dividend, the rate earned on your primary and sub-share accounts** will be approximately 1.076%, as long as you carried an average daily balance of \$100.00 or more in these accounts during each quarter of 2006.

*Accounts must be open at close of business on December 31, 2006. Dividends will be calculated as a percentage of dividends paid for the year 2006. Dividends are paid from current income and available earnings after required transfers to reserves.

**Includes suffixes 0, 5, 6, and 10 through 19



Happy Holidays

Inside....

**ATM Security • ATM Safety
Did You Know?**

Hints to help you call a member service representative

Here Comes Santa! / Toys for Tots

Visit Santa on Dec. 9 / Donate toys through Dec. 16

Cedar Point Financial Services, Inc.

Tax Strategies Workshop

Start Something Special

With a new vehicle loan from Cedar Point

Benefits Plus®

New Merchant Discounts

Buy them the gift they've "always wanted"

With a Holiday Loan from Cedar Point

Happy Anniversary

27 years of experience serving you

Holiday Hours

All Branch Offices will be closed

Monday, December 25, 2006

Monday, January 1, 2007

Cedar Point will be open

Saturday, December 23, 2006

Saturday, December 30, 2006

ATM Security

If you have received a new ATM card in the last year you may have noticed a new feature. We now include an expiration date on your card. This step was taken to increase the security of your account.

Beginning in January 2007, we will be replacing all active ATM cards with new cards. A card is active if it has been used within the previous two years. This process may take some time, but every active card will be replaced. So watch your mail for your new ATM card and PIN. Shortly after you receive your new card, your old card will be deactivated.

Inactive ATM cards will also be deactivated. Members with inactive cards will not automatically receive a replacement card. If you would like to receive a replacement card you can either stop into any 203371 branch office or download an ATM/Visa Debit Card application form from our web site at www.cpfcu.com.

If you wish to set the PIN on your new card to the one you've been using you can do this at any branch office. Bring in your new card and a government issued photo ID such as your driver's license and remember to never write your PIN down or share it with anyone.

ATM Safety

1. Observe your surroundings

Before approaching any ATM be alert for any suspicious persons or circumstances.

2. Be ready to transact business

Before approaching any ATM have your access card and any other paperwork necessary for your particular transaction ready and in your hand.

3. Be courteous of other users

When approaching an ATM which is in current use, do not stand directly behind the person actually using the machine.

4. Remain observant while using the ATM

While transacting business at the ATM, continue to observe your surroundings. Be careful not to disclose or otherwise reveal your PIN to others while using the ATM.

5. Leave quickly

After completing your transaction, retrieving your card and receiving your receipt, immediately leave the ATM area.



Did You Know?

When you are calling an extension at 301-863-7071 and you get voice mail, you can press the * key to return to the main menu allowing you to choose another extension without having to hang up and call again.

When you are calling an 403578 extension and you get voice mail, you can press the # key to begin recording your message right away.

You can always call your local branch office if you can't get through on the main number. See page 4 of your *Communicator* for the phone numbers of all Cedar Point branch offices.



Visit Santa

December 9

10 am to 12 noon

Headquarters Office

Maple Road

Lexington Park

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



TOYS FOR TOTS

Drop off your
new unwrapped toys
at any branch office

through December 16

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)



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

Tax Strategies Workshop

Managing Your Taxes All Year Long

Who pays taxes? It might surprise you to learn the top 25% of taxpayers pay 84% of the nation's federal income taxes. When you hear "top 25%", you may be thinking this is a very wealthy group, but that isn't necessarily the case. If you have a household modified adjusted gross income (AGI) of \$57,343 or more that places you in the top 25%.¹ To manage your taxes all year long, you need to address three key areas:

- How taxes work
- Tax-favored savings alternatives
- Tax planning opportunities

This lunchtime workshop will help educate you on this topic. Come join us and bring your lunch – drinks and dessert will be provided!

Wednesday, January 24, 2007
11:00am

CEDAR POINT FINANCIAL SERVICES, INC.
A wholly owned subsidiary of CPFUCU

22745 Maple Road
Lexington Park, MD 20653

Seating is limited.
Call Colleen or Dora at 301-863-7071 ext. 227 or 228
to reserve your seat.

"The hardest thing in the world to understand is the income tax." – Albert Einstein²

¹Source: Congressional Joint Economic Committee, 2005

²Source: www.quotationspage.com

The information provided in this presentation is not written or intended as tax or legal advice, and it may not be relied on for the purpose of avoiding any federal tax penalties. Individuals are encouraged to seek advice from their own tax or legal counsel.



*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



Marge Christian

Member Service Representative
20 years

Lisa Shender

Marketing Director
7 years

Start Something Special

with a New or Pre-Owned
Vehicle Loan from Cedar Point
Ask about our Great Rates today!



BENEFITS
Plus+

NEW MERCHANT DISCOUNTS!

Hardware

Tool Time

18551 Saint Jeromes Neck Road
Dameron, MD 20628
301-994-1559
10% discount

Food Services/Catering

**La Cassa Lisette
Personal Chef Services**

38026 Indian Creek Drive
Charlotte Hall, MD 20622
240-925-3599

www.casalissettecatering.com

10% discount for
first time customers
5% discount for
returning customers

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.



Some December Holidays you might have missed....

- | | |
|--------------------------------------------------------------|-------------------------------------------------------------|
| December 1 is
National Pie Day | December 17 is
National Maple Syrup Day |
| December 2 is
National Fritters Day | December 18 is
National Roast Suckling Pig Day |
| December 3 is
National Roof-Over-Your-Head Day | December 19 is
Oatmeal Muffin Day |
| December 4 is
Wear Brown Shoes Day | December 20 is
Games Day |
| December 5 is
National Sacher Torte Day | December 21 is
National Flashlight Day, |
| December 6 is
Mitten Tree Day | December 22 is
National Date-Nut Bread Day |
| December 7 is
National Cotton Candy Day | December 23 is
Roots Day |
| December 8 is
National Brownie Day | December 24 is
National Egg Nog Day |
| December 9 is
National Pastry Day | December 25 is
National Pumpkin Pie Day |
| December 10 is
Festival For The Souls Of Whales | December 26 is
National Whiners Day |
| December 11 is
National Noodle Ring Day | December 27 is
National Fruitcake Day |
| December 12 is
National Ding-A-Ling Day | December 28 is
National Chocolate Day |
| December 13 is
Ice Cream and Violins Day | December 29 is
Pepper Pot Day |
| December 14 is
National Bouillabaisse Day | December 30 is
Bicarbonate Of Soda Day |
| December 15 is
National Lemon Cupcake Day | December 31 is
Unlucky Day |
| December 16 is
Chocolate Covered Anything Day | |



The Statistics

As of September 30, 2006

Loans \$132,511,742

Assets \$216,509,583

Shares \$189,207,740

Members 28,000

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*
 Raleigh'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
cpfcu@cpfcu.com

Newsletter Editors:

Lisa Shender
 Linda Knott

