

CEDAR POINT FEDERAL CREDIT UNION

*Serving Southern Maryland since 1945*

# Communicator

December 2007



## HAPPY HOLIDAYS

### PCUPay is better than ever!

Say good-bye to the hassles of your old bill paying routine.  
No more stamps, envelopes or checks to write, just simply point, click and pay.

**PCUPay features single sign on accessibility!**  
**You can pay your bills right from your Personal Credit Union (PCU).**

PCUPay is available 24 hours a day\*\*\*  
PCUPay includes 703113 unlimited transactions

### And it's Free!\*

Use PCUPay to pay anyone you want\*\*  
Your local florist  
Make charitable donations  
Set up recurring payments  
Set up variable payments

\*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.

\*\*PCUPay cannot be used to pay governmental agencies including taxing authorities, collection agencies, court ordered payments, or merchants located outside of the United States.

\*\*\*You can add a new payment at any time. Processing takes place on regular business days. Please see your PCUPay Bill Paying Agreement for more information.

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### Holiday Hours

December 24 - Closing 1:00 pm

December 25 - Closed

December 31 - Closing 2:00 pm

January 1 - Closed



# Resolve to Save With These Great Special Certificate Accounts!

**13 months\* - 5.46% APY\*\***

\$1000.00 minimum

**9 months\* - 5.03% APY\*\***

\$1000.00 minimum - New deposits only please

**9 months\* - 5.28% APY\*\***

\$10,000.00 minimum - New deposits only please



Plus these great rates on our Regular Certificate Accounts:

Long Term Certificate Account \$1,000.00 Minimum		Short Term Certificate Account \$10,000.00 Minimum		Short Term Certificate Account \$1,000.00 Minimum	
Term	Annual Percentage Yield	Term	Annual Percentage Yield	Term	Annual Percentage Yield
12 Mo.	4.94%	3 Mo.	3.55%	3 Mo.	3.03%
24 Mo.	5.04%	6 Mo.	3.78%	6 Mo.	3.28%
36 Mo.	5.15%	9 Mo.	4.02%	9 Mo.	3.51%
48 Mo.	5.25%				
60 Mo.	5.35%				

And don't miss these great offers:

**Easy Builder Certificates\*** starting as low as \$250

**Young Investor Option\*** allows our youngest members to get started for as little as \$50.00

All Certificate Rates are accurate as of December 1, 2007 and are subject to change. There is a penalty for early withdrawal which could reduce the earnings on the account. Please see your Certificate Rate and Fee Schedule for details.

\*Limitations apply.

\*\*APY - Annual Percentage Yield.



## Important Tax Reminder

If you request direct deposit for your tax refund please use only your six digit Cedar Point account number.\* Additional 171753 information may delay the deposit.

If you have any questions about direct deposit please contact

**Laurie Langford**

EFT/Fund Accountant  
301-863-7071 ext. 210

\*Some of our longer term members may have 4 or 5 digit account numbers.



*there are some things money can't buy,  
for everything else, there's MasterCard.*



*The Cedar Point MasterCard -  
For that special something  
money can buy.*

## What's YOUR lucky number?

Find your account number in this issue on or before 708608 January 1 and call us. You will receive \$10.00 in your share account.





# Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

presents a free seminar on

## Estate Planning



Find out more about strategies to help you plan for those unexpected events, reduce taxes, transfer assets to heirs quickly and privately, and preserve what you have spent a lifetime building.

It's never too early to start preparing for the future for yourself and for your loved ones.

presented by

**Joann Wood**

of

Dugan, McKissick, Wood and Longmore, LLC

Wednesday, December 12, 2007

at

11:00 am

Bring your lunch

Drinks and desserts provided

Call today to reserve your seat!

301-863-7071

Dora - ext. 227 or Molly - ext. 232



# Here Comes Santa!

December 8

10 am to 12 noon

Headquarters Office  
Lexington Park

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



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.



"Tis the season to be spending"

Spend a little more with a Holiday Loan from Cedar Point.

**\$1500.00**

**9% apr\***

**for 12 months**

Offer good for a limited time

\*apr - annual percentage rate

Call  
**1-800-368-2734**  
for a rate quote

See what credit union membership can do for you!



**THANK YOU FOR ALL YOUR YEARS OF SERVICE!**

Lisa Shender  
Marketing Director  
8 Years





# Boxing Day

Boxing Day is celebrated on December 26 in Great Britain, Australia, New Zealand, and Canada. Despite what you may have heard, it is not a day for people to return unwanted Christmas presents. While no one knows exactly how it began, Boxing Day probably started in England during the Middle Ages.

Some historians say the holiday developed because servants were required to work on Christmas Day, but took the following day off. As servants prepared to leave to visit their families, their employers would present them with gift boxes.

Another theory is that the boxes placed in churches where parishioners deposited coins for the poor were opened and the contents distributed on December 26, which is also the Feast of St. Stephen.

It is also said that the children of the upper classes would box up the previous years toys and deliver them to the local parish church to be distributed to the poor.

As time went by, Boxing Day gift giving expanded to include those who had rendered a service during the previous year. This tradition survives today as people give presents to tradesmen, mail carriers, doormen, porters, and others who have helped them.

Boxing Day is just one of the British bank holidays recognized since 1871 that are observed by banks, government offices, and the post office. Don't worry, Cedar Point will be open so you can deposit your cash presents in your Looney Tunes or YOUTH Savings accounts.

*Wishing the joy of the season to you and your family.*

Let there be peace on earth,  
and let it begin with me.  
Let there be peace on Earth,  
the peace that was meant to be.



### 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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### 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](http://www.cpfcu.com)  
[cpfcu@cpfcu.com](mailto:cpfcu@cpfcu.com)

### Newsletter Editors:

Lisa Shender  
Linda Knott

## The Statistics

As of September 30, 2007

Loans	.....\$147,046,875
Assets	.....\$224,252,693
Shares	.....\$193,294,746
Members	.....28,537

## 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*

