



Communicator

February 2007

Introducing ...

Cancer Insurance from Aflac

Cancer – A life-changing diagnosis that frightens us all.

- In the United States, men have slightly less than a 1-in-2 lifetime risk of developing cancer; for women, the risk is a little more than 1-in-3. About 1,399,790 new cancer cases are expected to be diagnosed in 2006.
- Approximately 10.1 million Americans with a history of cancer were alive in January 2002.*

Although health insurance can help with the costs of cancer treatment, you still may have to cover deductibles and copayments on your own. Additionally, cancer treatment can cause out-of-pocket expenses that aren't covered by traditional health insurance such as travel, food, lodging, long-distance calls, child care, and household help. Meanwhile, living expenses such as car payments, mortgages or rent, and utility bills continue, whether or not you are able to work. If a family member has to stop working to take care of you, the loss of income may be doubled.

Aflac provides benefits to help with the financial consequences of cancer that reach beyond traditional insurance.

Aflac's cancer insurance policy pays benefits directly to you, unless assigned. You use the cash however you decide.

As a Cedar Point Federal Credit Union member, you are eligible to apply for Aflac's Personal Cancer Indemnity plan.

To learn more about the policy, the rates, and how to apply:

- Call Karen Devine, your Independent Aflac Agent, at (301)997-0302 or toll-free at 1-888-997-0302.
- Use the link on www.cpfcu.com.

*Cancer Facts & Figures 2006, American Cancer Society

MMC06645

American Family Life Assurance Company of Columbus (Aflac)

1/07

Table of Contents

Season of Giving

Thanks to our members

Goin' Mobile

Reserve our Mobile ATM today

Together We Can Do Anything

Nominations for Board Positions

The Benefits of Starting a Roth IRA Early

The importance of starting early to save for retirement

IRA Contributions Add Up

Regular contributions keep on growing

PCUPay

Never wear shoes to pay your bills again

Protect yourself from online fraud

Activate your password today

Benefits Plus[®]

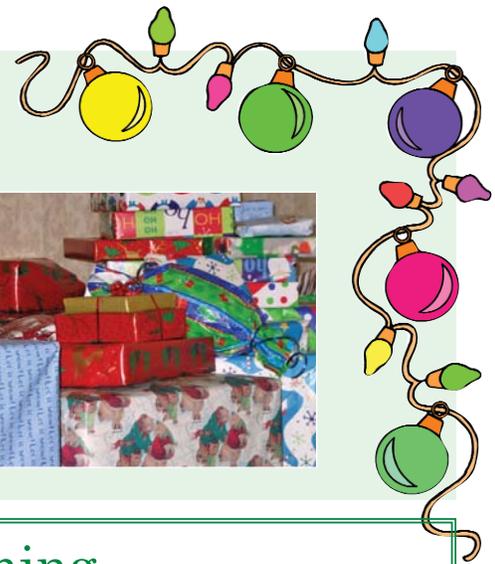
More New Merchants

Thank you for all your years of service

107 years of combined service

Kids Corner

Mr. and Mrs. Claus visit Cedar Point.



Thanks to our members and staff, three local families had a very special Christmas this year.

Together We Can Do Anything

Please join us on **March 21, 2007 at 7:00 pm, at the J.T. Daugherty Conference Center** on Route 235 in Lexington Park for our 61st Annual Meeting. This 179669 meeting is a wonderful opportunity for our members to learn about future plans, and ask questions of the Board of Directors and Staff.

As always, there will be giveaways for every member, and door prizes for adults and children. Refreshments will be available after the meeting, as well as an opportunity for you to socialize with your fellow members.

The highlight of our Annual Meeting is the election of our Board of Directors for the coming year. Board members are elected for three years and all 165118 members of Cedar Point are eligible for nomination. If you are interested in becoming a candidate, or would like to nominate a fellow member, please submit your request to the Nominating Committee by Friday, February 23, 2007.

Nominations should include a personal resume including name, employment, position, and experience relative to the credit union as well as a statement signed by the nominee indicating a willingness to serve. Directors are required to attend board meetings and to be actively involved in planning for the future of Cedar Point Federal Credit Union.

Send your inquiries to:

Cedar Point Federal Credit Union
Attn: Nominating Committee
22745 Maple Road
Lexington Park, MD 20653



Goin' Mobile

Planning a Fair, Craft Show, or other event?
Cedar Point can help you make it even better!

Cedar Point Federal Credit Union's Mobile ATM Van will let the guests at your event have access to their spending money all day long.

*Call today to reserve your event
301-863-7071 ext. 211 or 205.*

Don't Delay - time slots for the coming season are going fast!



The Benefits of Starting a Roth IRA Early

According to a recent Callahan and Associates Web-based survey, individuals between the ages of 18 and 39 are most likely to open an Individual Retirement Account (IRA). These individuals recognize the importance of starting early to save for retirement.

IRA rules don't have a minimum age requirement, so any young person who has earned income is eligible to open an IRA*. Because earned income is the key to qualifying for a Roth IRA, generally, a young adult or even a child would have to be working at least part time for an employer who collects taxes and reports the earnings to the IRS.

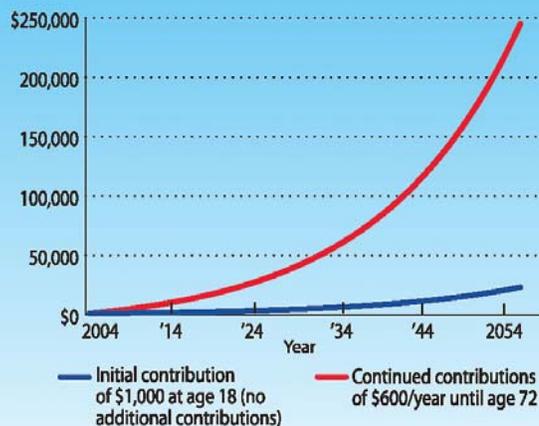
How big are the benefits of starting early? If an 18-year-old made an initial contribution of \$1000.00 and continued making contributions of \$600.00 each year to a Roth IRA, by age 72 he or she would have about \$250,000, assuming an average annual return of 6%.

Contributions to a Roth IRA are made with after-tax dollars and accrue interest until it can be withdrawn, completely tax-free, beginning at age 59½*. While that may be a long way off for young investors, certain withdrawals can be made earlier, including a one-time maximum \$10,000 for college expenses and \$10,000 for a down payment on a first home*.

*Limitations apply. Please contact your tax advisor for more information. This information is based on current IRS regulations.

Regular IRA Contributions Add Up*

Contributing to a Roth IRA isn't a one-time deal. Regular contributions keep on growing long after you open the account.



*Assumes average annual yield of 6%

Source: CUNA's economics and statistics department

Thank You for all your Years of Service to our Members

Barbara Horn
President/CEO
32 years

Debra McLendon
Teller
11 years

Crystal Mills
Accounting Services Representative
6 years

Wendy Carroll
MasterCard Representative
17 years

Holly Babcock
Administrative Assistant
10 years

Jennifer Davis
Loan Interviewer
6 years

Debbie Plummer
Branch Manager
12 years

Kathleen Hotlzclaw
Branch Manager
8 years

Carolyn Jackson
Teller
5 years

Protect yourself
from online fraud.
Activate your password
today!

MasterCard
SecureCode

www.mycardsecure.com/mc

VERIFIED
by VISA

www.visa.com/shopverified

BENEFITS
Plus

Fitness

Contours Express
22599 MacArthur Boulevard
California, MD 20619
301-863-0496
www.contoursexpress.com
Additional 10% discount on
enrollment fee

Auto Repair/Services/Parts

R&R Automotive
295 San Souci Plaza
California, MD 20619
301-737-5688
10% discount on any service
(maximum value \$50.00)
call for appointment
must show card at time of write up

What's YOUR
lucky number?

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

Never wear shoes
to pay your bills again

PCUPay

Try it free for 60 days



Mr. and Mrs. Claus visit Cedar Point



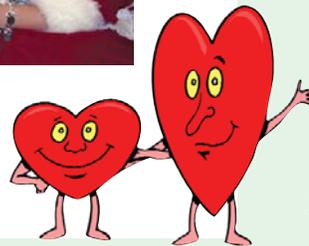
Waiting for
Santa is
very hard
work...



But it's worth it for the hugs!



Which is the real Santa?



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*
Raley'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

The Statistics

As of November 30, 2006

Loans	\$135,961,074
Assets	\$212,937,655
Shares	\$184,901,235
Members	27,995

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*

Your savings federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency
Federally insured by NCUA.

