

CEDAR POINT FEDERAL CREDIT UNION

Serving Southern Maryland since 1945



Communicator

February 2008

DIRECT DEPOSIT: SAFE, CONVENIENT, DEPENDABLE

**SIGN UP TODAY AND WE'LL ENTER YOUR NAME TO WIN
A VERY SPECIAL PRIZE!***



Saving for a new car, home, or education can be a challenge. You cash your paycheck and, before you know it, you've spent it. Instead of collecting your next paycheck, have your employer directly deposit it into your Cedar Point account. And direct deposit isn't just for paychecks. Your Social Security checks can be deposited directly. Direct deposit can also deliver your tax refund to your account whether or not you file electronically. (Visit www.GoDirect.org** or call 800-333-1795 for more information.)

Direct deposit gives you:

- ▶ One less thing to worry about because it is the safest way to receive your money.
The Treasury Department reports that more than a million mailed Social Security and government pension checks are lost, stolen, or late every year. And, more than four million paychecks are lost or stolen each year.
- ▶ An easier and more convenient way to access your money.
Your funds are deposited regularly, and on time. You get paid even if you're not at work on payday, or can't make it to Cedar Point during business hours.
- ▶ No more waiting in line over your lunch hour to deposit your paycheck.
One estimate says direct deposit can save up to 24 hours a year otherwise spent cashing or depositing your paychecks.
- ▶ More control over your money and your time because direct deposit is predictable and dependable.
Direct deposit allows you to earn 179365 dividends on funds as soon as possible--if you're not working on payday, your paycheck still arrives at Cedar Point on payday.

Call your favorite member service representative today at 301-863-7071 for more information about getting your funds deposited directly into your Cedar Point accounts.

ALREADY HAVE DIRECT DEPOSIT? SEE INSIDE FOR MORE WAYS CEDAR POINT CAN HELP YOU SAVE!

*Drawing to be held on the first business day following the last business day of February, March and April 2008. The names will be drawn from a list, provided by our member service representatives, of those members who signed up for direct deposit during that month. Winners will be notified. Employees and their immediate families are not eligible.

**We are not responsible for the content or update of this web site. The privacy and security policies may differ from those practiced by Cedar Point.

What's Inside

Cedar Point Has The Recipe For Your Success!
ScoreCard™ CashBack with your Cedar Point MasterCard
Payroll Transfers - Pay Yourself First!

Join us for Your Annual Meeting
March 19, 2008

CEDAR POINT FINANCIAL SERVICES, INC.
FEDERAL EMPLOYEE
BENEFITS SEMINAR

Benefits Plus
More New Merchants!

HAPPY ANNIVERSARY
114 years of service to our members!

Season of Giving
the kids corner
Who Loves Santa?

Cedar Point Has The Recipe For Your Success!



CashBack from Cedar Point

Earn 1% Cash Back*
on Purchases made with your
Cedar Point
Classic, Gold or Platinum MasterCard

Funds will be credited to your
MasterCard Account
and reflected annually in your
November statement.

Use your Cedar Point MasterCard and
make a little more moolah!



*See your ScoreCard CashBack Program Rules for more information.

Payroll Transfers Pay Yourself First!*

Once you have your Direct Deposit set up,
we can direct your funds wherever you wish.

Pay Yourself:

Put some money in your 701644 share
account every month.

Start an ezBuilder Certificate:

Start with only \$250.00 and add a little
every payday.

Build your Christmas Club:

Put away some money each payday for
all the wonderful gifts you want to buy.



*Payroll transfers are also available to pay your Cedar Point loans automatically, and may be required for certain transactions.



Please join us on **March 19, 2008 at 7:00 pm, at the J.T. Daugherty Conference Center** on Route 235 in Lexington Park for our 62nd Annual Meeting. This meeting is a wonderful opportunity for our members to learn about 302918 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 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 22, 2008.

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



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

FEDERAL EMPLOYEE BENEFITS SEMINAR

- Do you know what coverage you have with the federal government's benefits program?
- Do you know what you want your benefits to do for you when you retire?
- Have you determined whether you will be comfortable at retirement – or whether you will have a "gap" or shortfall in retirement income?
- If your calculations show a shortfall, have you researched solutions that best fit your situation?

We will cover the benefits under CSRS and FERS systems including the basics of financial planning, Federal Employee Benefits-FERS, CSRS, health insurance, Thrift Savings Plan, flexible spending accounts, long-term care insurance, Social Security, calculating your annuity, and calculating your income needs at retirement.

After the seminar, you will be provided with the opportunity to have a retirement benefit analysis of your annuity, Thrift Savings Plan (TSP) and Federal Employee Group Life Insurance (FEGLI).

Come join us and bring your lunch* - drinks and dessert will be provided!

Wednesday, February 27, 2008

11:00 am* and 6:00 pm

22745 Maple Road • Lexington Park, MD 20653

Seating is limited

Call Dora ext. 227 or Michele ext. 232 to reserve your seat.

301-863-7071

Registered Representative and Securities offered through Hornor, Townsend & Kent, Inc. (HTK), Registered Investment Advisor, member NASD/SIPC, 307 International Circle, Suite 100, Hunt Valley, MD 21030, 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.



Barbara Horn

President/CEO

33 years

Wendy Carroll

MasterCard Representative

18 years

Debbie Plummer

Branch Manager

13 years

Debra McLendon

Teller

12 years

Holly Babcock

Loan Representative

11 years

Kathleen Holtzclaw

Branch Manager

9 years

Crystal Mills

Accounting Member Services

7 years

Carolyn Jackson

Teller

6 years

Sherri Hadden

Visa Debit Card Representative

5 years



Live Better For Less
New merchants are added all the time!

Fitness

House of Dance

25741-C Three Notch Road

Hollywood, MD 20636

301-373-6330

www.bodyshakers.com

Free one hour dance class

Hotels/Motels/Inns

The Victorian Candle Bed and Breakfast

25065 Peregrine Way

Hollywood, MD 20636

301-373-8800

www.victorian-candle.com

10% discount on room rate

Sunday through Thursday

Miscellaneous

T. J. Unkle

Trucking and Excavating

44871 Rickle Drive

Callaway, MD 20620

301-904-3310

mhlbgu@md.metrocast.net

5% discount on any service



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



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.



Who Loves Santa?

Little Kids



Shy Kids



Happy Kids



Kids with Big Sisters



Kids with Big Brothers



Kids with Big Hugs



Even the County's Biggest Kid!



Thank you, Mr. and Mrs. Claus!*
See you next year!



*Mr. and Mrs. Claus never ask the members of Cedar Point to pay to visit them!



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
Security	252
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

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
cpfcu@cpfcu.com

Newsletter Editors:

Lisa Shender • Linda Knott

The Statistics

As of November 30, 2007

Loans\$148,563,674
Assets\$230,809,231
Shares\$198,361,167
Members28,561

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*

