



Cedar Point Federal Credit Union

Communicator

April 2006



THE FEDERAL RESERVE ADDS A SPLASH OF COLOR TO YOUR WALLET

Just in time for spring, the government brought a little color to the \$10 bill.

The new bill — featuring shades of orange, yellow and red — joined colorized versions of the \$20 bill and the \$50 bill as the Bureau of Engraving and Printing attempts to stay ahead of counterfeiters and ever-more sophisticated copying machines.

The Federal Reserve began shipping the first of 800 million of the new \$10 bills during the first week of March. Those bills have probably already started showing up in cash registers around the country.

In order to stay ahead of would-be counterfeiters, currency needs to be redesigned every seven to ten years.

The older design will continue to be valid currency for as long as it is in circulation.

The new \$10 bill continues to feature a portrait of Alexander Hamilton, the nation's first Treasury Secretary, on one side, and the Treasury Building on the 707398 other side. But now those two images are joined by the Statue of Liberty's torch and "We the People" in red along with small yellow 10s and a subtle orange background.

The colorized \$20 note went into circulation in 2003. It was followed in 2004 by the newly designed \$50 note.

The \$100 bill is the next denomination scheduled to receive a dash of color. However, the introduction of that bill has been delayed while the government conducts a search for additional security features to protect the denomination which is the most frequently counterfeited bill outside of the United States.



Inside....

Services you can count on

*Insurance products
offered by Cedar Point.*

Plan your retirement today

Credit Union discounts from GEICO

Join Benefits Plus® today!

Congratulations to our long time employees

*Kids Page
April 30 is Yo-yo day*



**Privacy
Notice
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Privacy Notice

Cedar Point Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 301-863-7071.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies which provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies which perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. These might include issuers of insurance products or securities. To protect our members' privacy, we only work with companies which agree to maintain strong confidentiality protection and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect and may disclose nonpublic information about you from the following sources.

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include financial information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our records. An example would be information about your accounts which is sent to the company which processes your monthly statements.

If you terminate your membership with Cedar Point Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information

CEDAR POINT FEDERAL CREDIT UNION

FOR SERVICE YOU CAN COUNT ON

How many of these services are you using?

Savings Accounts
Sub-Share Accounts
Christmas Club Account
Money Market Account
Certificate Accounts
Looney Tunes Club
YOUth Savings Club
A's=\$\$\$
Seniors Club
Checking Account
Benefits Plus Checking
Coverdell Education Savings Account
IRA Certificate Account
Personal Credit Union (PCU)
PCUPay - Online Bill Pay

Teller24
ATM Service
Visa Debit Card
MasterCard
Foreign Currency
Money Orders
Official/Teller Checks
Traveler's Checks
Direct Deposit
Internal Transfers
Notary Services
Signature Guarantee
Safe Deposit Boxes
Postage Stamps
SMECO Payments

FedLine Wire Transfers
Western Union Wire Transfers
Savings Bonds
Verizon Wireless
MVCP and UBS
Overdraft Protection Line of Credit
Personal & Vehicle Loans
Mortgages & Home Equity Loans
Investment & Insurance Services
GEICO
AD&D Insurance
CPFCU Member Group Life
Individual Insurance Services
Small Business Services
and much, much more!



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

In today's chaotic world, you want to be prepared for when things go wrong. Cedar Point Federal Credit Union and its wholly owned subsidiary company, Cedar Point Financial Services, Inc. offer a 707298 variety of insurance products to secure your future and give you peace of mind. At Cedar Point, you'll get comprehensive coverage at competitive prices.

Life & Health Insurance

AUL Group Level Term Life Insurance

All members age 18 to 59 are eligible for group level term life insurance from \$25,000 to \$150,000.

Long Term Care Insurance

Eases the financial burden of high-cost care

Life Insurance

Protect your family from financial hardship

Auto & Home Insurance

GEICO Auto Insurance

Covering you and your car with discounted products for Cedar Point Federal Credit Union members

Guaranteed Asset Protection

protect yourself in the event your car is totaled and you still owe money on your loan

Payment Protection Insurance (Credit Life & Disability)

Provides peace of mind for you and your family in the event of death or disability

High in quality and low in cost, our products enable you to meet your protection. Get all the facts and decide which Insurance program is right for you.

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.



Zeroing in on Retirement

As you look forward to retirement, you will want to ensure a predictable income stream. Your retirement income depends on the investment decisions you make now. It's never to late to save. Any amount of savings at any time moves you closer to a comfortable retirement.

With careful planning, you'll be a step ahead – even if retirement isn't far away. Remember, 199826, you may be retiring, but your money still needs to work as hard as ever. Do you have a plan? Call today to see how Cedar Point can help.



Call 1-800-368-2734
for a free rate quote and
see what credit union membership
can do for you!

BENEFITS Plus+

Live Better for Less with Benefits Plus®

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Hair By Mel

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Lexington Park, MD 20653
301-863-2065

\$10.00 off any new color service

Miscellaneous

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Lexington Park, MD 20653
301-863-2139

tennysonfire@olg.com

5% discount on purchase of
new fire extinguishers

**Join today to take
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local merchants plus
all the great services
you can get from
Cedar Point
Federal Credit Union
and
Benefits Plus®**



Congratulations

Owen Lewis
ATM Specialist
5 years

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

APRIL 30 IS YO-YO DAY

Yo-yos may be the world's oldest toys. 3,000 year old stone yo-yos have been found in Greece, and ivory yo-yos were made in China about 1000 B.C. Three presidents (Kennedy, Johnson and Nixon) publicly displayed their skill - and in 1992, a yo-yo went into space with astronaut Jeffrey Hoffman on the space shuttle Atlantis.

GETTING READY TO YO-YO!

1. String length



The "official" string length for a yo-yo is from the floor to the height of your belly button when the string is on your finger. Measure the length 3" above your belly button. Fold the string over and tie an overhand knot to make the yo-yo loop. Trim off the excess string.



2. Make a slip knot for your finger



Take the loop you just tied and pull the string through it to make a slip knot. Put the slip knot on the middle finger of your dominant (writing) hand and pull it tight. Adjust it so the loop is located between the first and second knuckle.



3a. Setting your string on a fixed axle yo-yo



double loop/ single loop

Beginners should learn to yo-yo with the string double-looped around the axle. To double-loop, hold the string about 4" above the yo-yo. Untwist the yo-yo in a counter-clockwise direction (to the left) until the string splits in two. Wrap one of the split strings around the axle again so that the yo-yo will not spin at the bottom of the string.

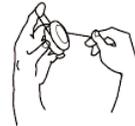
3b. Setting your string on Transaxle Yo-Yos



Transaxle yo-yos can be used with one, two, or three string loops around the bearing depending on the yo-yo. Two or three loops will give a more positive response, but use one loop for smooth, extended string tricks. To adjust the number of loops, hold the string about 4" above the yo-yo. Untwist the yo-yo in a counter-clockwise direction (to the left) until the string splits in two. Wrap one of the split strings around the axle again.

4. Winding the Yo-Yo

For winding, place a finger over the string groove, wind over the finger the first time around, then under the finger the rest of the way up.

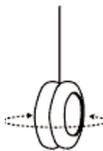


5. Holding the Yo-Yo



Hold the yo-yo in your hand palm up with the string wrapped so it comes off your middle finger and goes over the top of the yo-yo as shown.

6. Adjusting the Yo-Yo



If the yo-yo will not sleep (spin at the bottom) or the string bunches on the yo-yo, take the string off your finger and let it hang down to untwist. "Righties" tend to make the string too tight; "Lefties" tend to make the string too loose. You have to adjust your string often.



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800-444-6119

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The Statistics

As of January 31, 2006

Loans	\$122,310,787
Assets	\$206,553,805
Shares	\$183,048,876
Members	27,764

Board of Directors

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Perry Rothwell Vice Chairman
Gene W. Townsend Treasurer
Robert A. Clements Secretary
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