

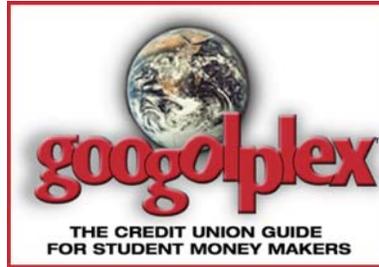
CEDAR POINT FEDERAL CREDIT UNION

*Serving Southern Maryland since 1945*

# Communicator

April 2008

*Introducing*



## *What the Heck's a Googolplex?\**

Ever wonder: Which is worth more—a 1978 Boba Fett action figure or a 1989 Hot Wheels Lamborghini? If the U.S. could run out of money? Who's taking money out of your paycheck?

You'll find the answers to these and a googol of other questions when you go to [www.cpfcu.com](http://www.cpfcu.com) and click on Googolplex, Cedar Point Federal Credit Union's guide for student moneymakers.

Googolplex contains stories, games, and 714713 puzzles for elementary, middle, and high school students. It's all about money—getting it, saving it, spending it, borrowing it. It'll show you how business and the economy work and how you can take control of your financial future. And it'll make you laugh.

Read Googolplex today. And come back regularly. You'll find something new each month. It's just one more way Cedar Point Federal Credit Union can help you make the most of your money.

\* A Googolplex is the largest number with a name. If we could know how many atoms there are in the universe, that number would still be less than a Googolplex. Notice that Googolplex is not simply the largest number, because there is always Googolplex + 1! Googolplex is also the name of Cedar Point's new online youth magazine.

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*How many of these services are you using?*

CEDAR POINT FINANCIAL SERVICES, INC.

**FEDERAL EMPLOYEE BENEFITS SEMINAR**

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

**Live Better for Less with Benefits Plus®**

*Direct Deposit: Safe, Convenient, Dependable*

*the kids corner*

**What Is a Rainbow?**



**Privacy  
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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.

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## 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 Accounts  
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  
Coin Counters

FedLine Wire Transfers  
Western Union Wire Transfers  
Savings Bonds  
Verizon 144311 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

## 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, April 9, 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 Horner, Townsend & Kent, Inc. (HTK), Registered Investment Advisor, member FINRA/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.

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

Owen Lewis  
ATM Specialist  
7 Years

**What's  
YOUR  
lucky  
number?**

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

**BENEFITS  
Plus**

Bringing value to credit union members

AMERICA'S  
CREDIT UNIONS

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for Less  
with our  
newest  
merchant**

**Photography**

Reflections Photography  
by Christina  
20728 Tenby Drive  
Lexington Park, MD 20653  
301-481-2680  
[www.reflectionsbychristina.com](http://www.reflectionsbychristina.com)  
10 % discount on all wedding packages or a free 8 x 10 with a sitting



### Direct Deposit: Safe, Convenient, Dependable

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 credit union account.

Direct deposit also is the 159082 best way to receive Social Security and other federal benefits.

By choosing direct deposit, you'll have:

- One less thing to worry about because it's the safest way to receive your money.
- An easier and more convenient way to access your money.
- More control over your money and your time, because direct deposit is predictable and dependable.

**And if you sign up for Direct Deposit in April we will enter your name to win a very special prize! Just contact your favorite member service representative for details.**

# WHAT IS A RAINBOW?

A rainbow is how you see sunlight when it shines through water droplets.

## Where is the sun when you see a rainbow?

To see a rainbow, you have to stand with your back to the sun.

## What makes the bow?

Water and sunlight work together. The water drops are round and when the sunlight hits the drops they cause the colors to separate and spread out into the shape you see.

## What makes the colors in the rainbow?

Sunlight is made up of seven colors - red, orange, yellow, green, blue, indigo and violet\*. The rainbow is all the colors and a few more you can't see.

## What does a rainbow look like through dark glasses?

If your glasses are just colored glass, the rainbow will just look darker, but if you have polarized lenses and you can rotate the lenses just right, you can make the rainbow disappear!

\*Remember the name Roy G. Biv and you'll always remember the colors in a rainbow!

## Did you know . . .

The world's heaviest average rain fall (about 430 inches) occurs in Cherrapunji, India, where as much as 87 feet of rain has fallen in one year.

Mt. Waialeale in Kauai, Hawaii has up to 350 rainy days every year.

The wettest state in the US is Louisiana, with annual rainfall of 56 inches.

All precipitation starts as ice or snow crystals at cloud level.

The umbrella was originally intended for shade from the hot Egyptian sun.

Big, heavy raindrops can fall at speeds up to 22 miles per hour!



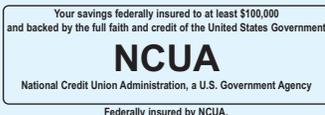
## The Statistics

As of January 31, 2008

Loans . . . . .	\$152,159,844
Assets . . . . .	\$230,027,059
Shares . . . . .	\$196,876,709
Members . . . . .	28,682

## 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*



### 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	257

### 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:

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