



Cedar Point Federal Credit Union

Communicator

May 2007



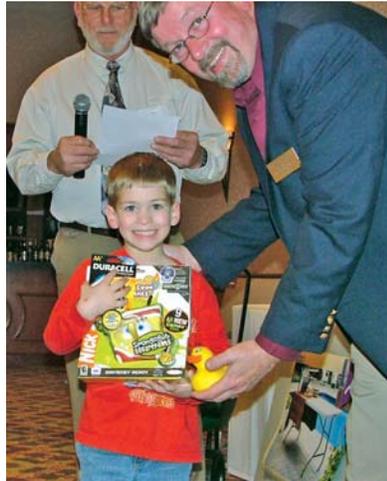
“A good time was had by all!”

Cedar Point Federal Credit Union held our Annual Meeting on March 21, 2007 at the JT Daugherty Center in Lexington Park. During the meeting our members heard about the growth and success of their credit union and listened to important information about how they can help the credit union protect their security.

In addition to the serious nature of the meeting, our members won some terrific prizes and enjoyed some good food. They had the opportunity to socialize with 703007 each other and talk one-on-one with staff members ranging from President/CEO Barbara Horn to the many member service representatives who attended. Our IT staff was also available through the evening to assist members with their concerns about the upgraded security on PCU.



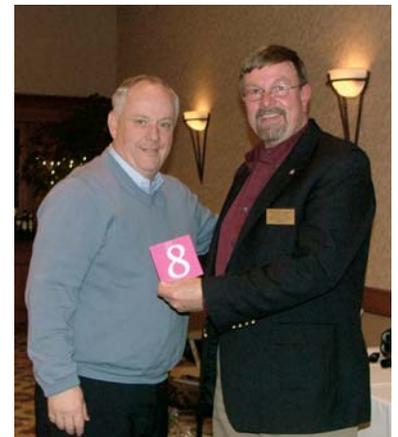
Our first big cash winner!



A smile as big as a sponge!



Our newest Sky Ranger!



The winner of a Shop Vac and the right man to “clean up this town!”

What's Inside

Scams Continue to Trip Up Consumers

“National Do Not E-mail Registry” a Hoax

ATM Card Security Upgrade at Cedar Point

Cedar Point Financial Services, Inc. *presents* The Basics of Estate Planning

New Branch Office...New Branch Hours

THANK YOU FOR YOUR YEARS OF SERVICE!

GEICO

Call 301-863-0057 and see what Teller24 can tell you!

the kids corner - Once in a Blue Moon!

Remember to Honor our Vets on Memorial Day

Scams Continue to Trip Up Consumers

Scams still are reeling in innocent consumers. Remember, you should never, ever give your account numbers and other personal information to unsolicited callers, e-mailers, and pop-up ads. Here are several incidents that will show you why, as reported to Credit Union National Association's News Now's Scam Squad.

- Ohio's Division of Unclaimed Funds issued an identity theft alert warning people to be on guard if they get a call or letter from the "Department of Unclaimed Funds" of Columbus. The bogus organization contacts 711625 Ohioans, saying they have unclaimed funds waiting to be claimed and asks for a credit card number to charge \$80 to receive a claim form.
- Cornerstone Federal Credit Union, Carlisle, Pa., reported a check fraud in which checks include the correct routing number, but each check shows a different account number.
- Peel, Ontario, police are warning of a new twist in stolen and altered check schemes: Offering a job via e-mail as a "financial intermediary." The victim acts as a collections intermediary for an alleged legitimate company by receiving checks and money orders supposedly collected by the company, depositing them into his own account, keeping a percentage as a fee, then forwarding the remainder to an address in another country.



Members who deposit fraudulent checks into their account, even unknowingly, are liable for those funds!

“National Do Not E-mail Registry” a Hoax

The Federal Trade Commission (FTC) is continuing to warn Internet users: Do not submit e-mail addresses or any personal information to any site claiming to be a “National Do Not E-mail Registry.”

Unsolicited commercial e-mail--commonly referred to as spam--is choking inboxes and frustrating computer users worldwide. In a desperate attempt to curb the deluge of spam, many consumers have fallen victim to a bogus site that mimics the language, look, and navigation of the Web site for the popular National Do Not Call Registry, which has more than 58 million subscribers.



The FTC is concerned the “unsub.us” site could be part of a high-tech scam that uses a deceptive Web site to trick consumers into disclosing sensitive personal information. The site may be a trick to collect valid e-mail addresses to sell to spammers. Worse, the information collected from unsuspecting subscribers may be used to commit identity theft.

If you get an e-mail claiming to represent the “Do Not E-mail Registry,” an organization to stop spam, or even the FTC itself, report it to the FTC at www.ftc.gov or call 877-FTC-HELP [382-4357]. No legitimate e-mail registry exists at this time.

ATM Card Security Upgrade at Cedar Point

If you have received a new ATM card in the last year you may have noticed a new feature. We now include an expiration date on your card. This step was taken to increase the security of your account.

In January 2007, we began replacing all active ATM cards with new cards. A card is active if it has been used within the previous two years. This process may take some time, but every active card will be replaced. So watch your mail for your new ATM card and PIN. Shortly after you receive your new card, your old card will automatically be deactivated.

Inactive ATM cards will also be deactivated. Members with inactive cards will not automatically receive a replacement card. If you would like to receive a 178605 replacement card you can stop into any branch office or download an ATM/Visa Debit Card application form from our web site at www.cpfcu.com.

If you wish to set the PIN on your new card to the one you've been using you can do this at any branch office. Bring in your new card and a government issued photo ID such as your driver's license and remember to never write your PIN down or share it with anyone.



You can still protect them...even when you can't be there

Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

presents

Joann Wood

of

Dugan, McKissick, Wood and Longmore, LLC

The Basics of Estate Planning

Wednesday, May 23, 2007

11:00 am

bring your lunch – drinks and desserts provided

Cedar Point Federal Credit Union
Headquarters Building
22745 Maple Road

Call today to reserve your seat
301-863-7071 ex. 227 or 232



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.

Life, Health and Disability insurance is provided by Capital Financial Partners LLC CFP (Capital Financial Partners LLC) is licensed to sell life, health & disability insurance in MD, VA, PA, DC, NJ

*New Branch Office
New Branch Hours*

LEXINGTON PARK OFFICE

22000 Three Notch Road • Lexington Park, MD 20653
301-863-7027 • 301-863-6653 (Fax)

	Lobby	Drive-Thru
Mon. - Thurs.	9:00 am - 5:00 pm	7:00 am - 6:00 pm
Fri.	9:00 am - 5:00 pm	7:00 am - 7:00 pm
Sat.	8:30 am - Noon	8:30 am - Noon

To better serve our members, with the opening of this new office, the Lexington Park Office on Shangri La Drive has closed. We look forward to seeing you at our new location.



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

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

Dora Carrick
CUSO Representative
6 years



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

**Call 301-863-0057 and
see what Teller24
can tell you!**

Not signed up yet?
Not a problem.
You can now get non-account
information without a password!



the kids **corner**

Blue Moon?



The full moon on May 31 will look just like an ordinary full moon, but it will actually be a bit extraordinary—a blue moon. To make it more complicated, Europe, Africa, Asia and Australia will see the Blue Moon on June 30 and New Zealand will have to wait until July 30 to see its blue moon. This is because the the full moon occurs early in the morning of June 1 GMT*. Changing the time zone by two hours or more to the west of Greenwich changes the month in which the full moon falls. In America, the full moon is on the evening of May 31, not June 1.

What is a Blue Moon?

A blue moon is the second full moon in a calendar month. There are older and more complicated definitions but this is the one most commonly accepted today.

How Often Does a Blue Moon Occur?

There will be about 41 months with two full moons in every century, so once in a blue moon really means once every two-and-a-half years (on average).

Twice in a Blue Moon

About once every 19 years, two blue moons occur in the same year. The last time this happened was in 1999 when a blue moon appeared in January and March.

Double blue moons almost always happen in January and March because February's 28 days is what makes it possible. If the first full moon falls early enough in January so there is a blue moon at the very end of the month, there will be no full moon in February and then another blue moon in March.

Once in a Blue Moon

Saying the moon was blue used to be the same as saying the moon was made of green cheese; it meant something made no sense and was silly. In the 19th century, the phrase "until a blue moon" came to mean "never." The phrase, "once in a blue moon" now just means "every now and then" or "rarely".

Learn more -

- <http://scienceworld.wolfram.com/astronomy/BlueMoon.html>
- <http://www.obliquity.com/astro/blue2007.html>

*GMT refers to Greenwich Mean Time which is the time astronomers all over the world use so they are talking about the same time no matter where they are.



Remember to Honor our Vets on Memorial Day



The Statistics

As of February 28, 2007

Loans	\$136,423,740
Assets	\$215,963,171
Shares	\$187,560,403
Members	28,210

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.



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*

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

22000 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 Engineering Building
 - South Engineering Building
 - NAVAIR IPT Building
 - Navy Exchange
 - NEX Gas Station*
 - 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

