



# Communicator



June 2006

## Cedar Point Breaks Ground



On Friday, April 21, 2006, over 50 employees and guests of Cedar Point Federal Credit Union gathered on the lawn just south of the Frank Knox Employee Development Center at NAS Patuxent River to break ground for our new Lexington Park Office scheduled for completion in Fall 2006.

Plans for this office have been in the works since 2001 when we were informed our Main Office in Building 1639 would be torn down to make room for the road and gate construction at Gate Two of NAS Patuxent River. Cedar Point has been serving our Lexington Park members from a temporary office in Millison Plaza on ShangriLa Drive since early 2002.

The ceremonies were held under cloudy skies with rain threatening throughout the ceremony, but the rain, as many speakers noted, held off until after the ceremony was completed and the guests had enjoyed a 713609 continental breakfast served alfresco by the JT Daugherty Conference Center staff.

Speakers for the event included Chairman of the Board of Directors of Cedar Point Federal Credit Union, William B. Wagoner and President/CEO, Barbara Horn. Guest speakers also included Captain Zachary Henry, Jr., Commanding Officer, NAS Patuxent River; Thomas F. "Tommy" McKay, President, St. Mary's County Board of Commissioners; The Honorable John L. Bohanan, Jr., Member of the House of Delegates (D-District 29B); The Honorable Roy Dyson, Maryland State Senator (D-District 29) and Robin Finnacom, President/CEO, St. Mary's County CDC, Inc.



Artist's rendition of the new Lexington Park Office

### Inside....

**Don't Get Hooked by a Phishing Attack**

*Protecting yourself from high-tech scams*

**For Your Protection and Ours**

*Check holds at Cedar Point*

**Introducing the Easy Builder Certificate Account**

*Start building your nest today!*

**Cedar Point Financial Services, Inc.**

*How Much Life Insurance do you Really Need?*

**Congratulations Graduates!**

**Happy Anniversary to our long term employees**

**Please be courteous at the Drive-Thru**

**Kids Corner**

*Betsy Ross*

# Don't Get Hooked by a Phishing Attack

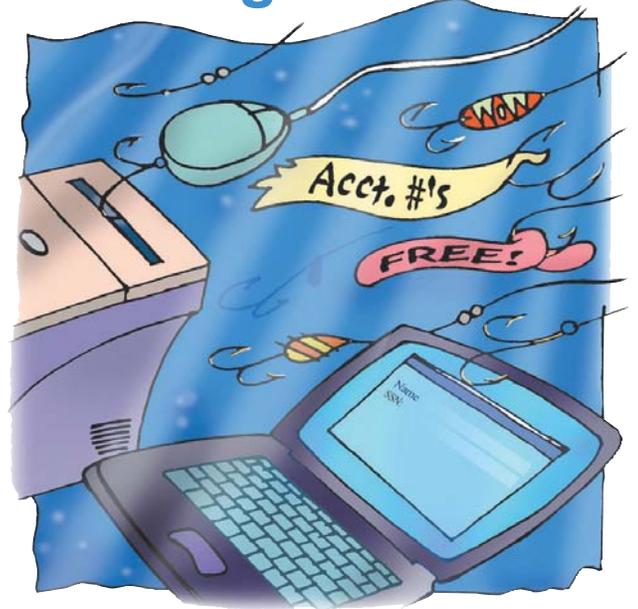
If you have Internet access, you may be under attack--a phishing attack, that is. This high-tech scam involves three components:

Spoofing is creating a replica of an existing Web site.

Spamming is unsolicited, or "junk" e-mail.

Phishing is the act of using spoofing and spamming together to lure unsuspecting victims, hoping to deceive you into disclosing your 201792 Social Security number, credit card and checking account numbers, passwords, or other sensitive information.

The Federal Trade Commission recommends the following tips to help you avoid getting hooked:



-  1. If you get a pop-up or e-mail message requesting personal or financial information, don't reply or click on the link in the message. Legitimate companies won't ask for this information.
-  2. Be cautious about opening attachments or downloading files from e-mail messages.
-  3. Never send personal information via e-mail. Look for a closed padlock at the bottom of your browser window, or a URL that begins with "https"--the "s" stands for secure. However, some phishers forge these security icons.
-  4. Review statements for accuracy as you receive them. If they're late, call the company to confirm billing address and balance.
-  5. Use antivirus software and keep it up-to-date. Run a firewall, particularly if you have a broadband connection. Take advantage of free software "patches."
-  6. Report suspicious activity to the FTC at [www.ftc.gov](http://www.ftc.gov), and forward suspicious messages to [spam@uce.gov](mailto:spam@uce.gov).

## *For your Protection and Ours...*

**Every check deposited to a Cedar Point account will be evaluated and may be put on hold.** Your teller will inform you if a hold will be placed on your check, and when the funds will be available. The first \$100.00 of most deposits are available immediately. There is a minimum two business day hold on all ATM deposits, check or cash, for verification. An additional hold may be put on check deposits once the checks are evaluated.

This policy is required because of the recent increase in the number of fraudulent checks appearing across the country. If you feel the check hold placed on your account is insufficient to protect you, please talk to your teller. They will be happy to increase the hold time. For more information about check holds see your Availability of Funds Disclosure. You can go to [www.cpfcu.com/Disclosures/Avail.htm](http://www.cpfcu.com/Disclosures/Avail.htm) or pick up a copy at any branch office.





## INTRODUCING THE EASY BUILDER CERTIFICATE ACCOUNT

Open a Certificate Account for just \$250.00\* and start building your nest today!

### AND DON'T FORGET TO ASK ABOUT THE YOUNG INVESTOR OPTION

Members 25 and under can start an Easy Builder Certificate Account for as little as \$50.00!\*

\*See your Certificate Rate and Fee Schedule for more information.



## Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

### How Much Life Insurance Do You Really Need?

Some people associate life insurance with tragedy and death, but life insurance is for the living. Without it, the sudden death of a key breadwinner could leave a family stranded without the resources to maintain their lifestyle - or their home.

Unfortunately, most American families are underinsured. According to statistics from industry research, the average American household carries about \$300,000 less than they actually need - and only 61% of adult Americans have life insurance protection.<sup>1</sup>

Financial experts consider life insurance to be a cornerstone of sound financial planning. It can be a cost-effective way to provide for your loved ones after you are gone.

- 1. Income replacement** - For most people, their most valuable asset is their ability to earn a living. If you have dependents, you need to consider what would happen to them if they could no longer rely on your income. A life insurance policy can also help supplement retirement income, which can be especially useful if the benefits of your surviving spouse or domestic partner will be reduced after your death.
- 2. Pay outstanding debts and long-term obligations** - Without life insurance, your loved ones must shoulder burial costs, credit card debts, and medical expenses not covered by 702828 health insurance, using out-of-pocket funds. The policy's death benefit might also be used to pay off a mortgage, supplement retirement savings, or fund college tuition.
- 3. Estate planning** - A life insurance policy can pay estate taxes so your heirs will not have to liquidate other assets.
- 4. Charitable contributions** - If you have a favorite charity, you can designate some or all of the proceeds from your life insurance to go to this organization.

Life insurance is indeed for the living. It's a vital issue we can help you investigate in greater detail to ensure your family's financial future will be protected.

To schedule an appointment call 301-863-7071 ext. 227.

"Life Insurance Awareness Month," LIMRA International, August 2004

Material discussed is meant for general illustration and/or informational purposes only and it is not to be construed as tax, legal, or investment advice. Please note that individual situations can vary therefore, the information should be relied upon when coordinated with individual professional advice.



## Congratulations Graduates!!



### Phyllis Buckler

Mortgage Services Representative  
14 years

### Denette Slade

Member Service Representative  
11 years

### Shelly Johnson

Staff Accountant  
10 years

### Gina Fenwick

Member Service Representative  
9 years

### Wilma Corpus

Teller  
7 years

### Victor Menard

Network Administrator  
7 years

### Carolyn Matthews

Mortgage Services Representative  
6 years

## Please Be Courteous

Our drive-thru lanes are meant to be express lanes. Please consider the person behind you and limit your transactions.

## Thank You!

## What's YOUR lucky number?

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

# Betsy Ross

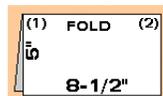


Elizabeth Griscom Ross (1752-1836), a Philadelphia seamstress, is often credited with designing the first Stars and Stripes. She lived on Arch Street, near the State House which was located on Chestnut Street. Her husband, who owned an upholstery shop, was killed in a munitions explosion in 1776. She continued to operate the shop after his death.

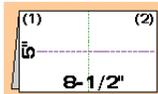
According to the legend, George Washington was a frequent visitor and customer of Mrs. Ross and knew her skill with a needle. Around June 1, 1776 he came to Mrs. Ross with two representatives of Congress, George Ross - the uncle of her late husband, and Robert Morris. They presented a rough drawing and asked her to make a flag. The original design had 6-pointed stars, but at Mrs. Ross's suggestion, the design was altered to use 5-pointed stars.

## How to cut a 5-pointed star the way Betsy Ross did.

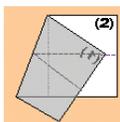
Take a piece of paper 8-1/2" x 10" - you can cut an inch off the end of a letter size sheet - fold it, and cut yourself a perfect 5-pointed star in one snip.



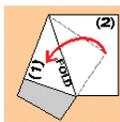
**Step 1.** Fold an 8-1/2" x 10" piece of paper in half.



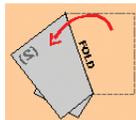
**Step 2.** Fold and unfold in half both ways to form creased center lines. (Note: be sure paper is still folded in half.)



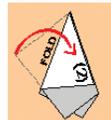
**Step 3.** Bring corner (1) right to meet the center line. Be sure to fold from the vertical crease line.



**Step 4.** Bring corner (1) left till edges coincide, then make the fold.



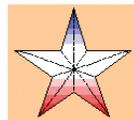
**Step 5.** Bring corner (2) left and fold.



**Step 6.** Bring corner (2) right until edges coincide. Then fold.



**Step 7.** Cut on the angle as shown in the picture. Then unfold the small piece.



**Step 8.** Marvel at your perfect (we hope!) 5-pointed star! If your star is not perfect, take a fresh piece of paper and return to Step 1.



Thanks to the Betsy Ross House for providing these instructions.

## The Statistics

As of March 31, 2006

Loans . . . . .	\$122,561,267
Assets . . . . .	\$214,565,965
Shares . . . . .	\$190,281,454
Members . . . . .	27,972

## 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
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MasterCard	219
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### 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  
Subway  
BOQ

### Teller24

24-hour Teller Service  
301-863-0057  
800-444-6119

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