

CEDAR POINT FEDERAL CREDIT UNION

Serving Southern Maryland since 1945

Communicator

August 2007

Got a Yen to Travel?
Travelex

worldwide
money

You can purchase foreign currency from the convenient link on our web site at www.cpfcu.com or, if you don't like to buy online, you can come to our Headquarters Office and speak with a 188475 member service representative who will be happy to assist you in purchasing foreign currency and traveler's cheques. Cash Passport and CUNA Visa TravelMoney are only available for purchase online.

Cash Passport

The prepaid global cash card offering:

- Easy access to foreign currency at over 870,000 Visa ATM's world wide
- PIN protected funds only you can access
- A complete refund if lost or stolen



Please note: The minimum order is \$300 per card.

CUNA Visa TravelMoney

The prepaid reloadable global cash card offering:

- Easy access to foreign currency at millions of locations which accept Visa Debit Cards and more than 870,000 Visa ATMs
- PIN and signature protected
- Cardholders are entitled to Visa Purchase Security, Visa Emergency Assistance Service, and Visa Zero Liability Protection.



Please note: The minimum card load is \$250.00.

- Additional cards (up to 2) available for extra security or for a travel companion to access the same funds.

What if I have money left when I come back?

Just bring your left-over currency to our Headquarters Office and within 3-5 business days we will credit your account and send you a receipt. The exchange rate will be based on the rate quoted at the time you come in.

A few points to remember...

Exchange rates are calculated at the time of purchase or redemption and are not negotiable.

Some purchases/redemptions may be subject to a shipping fee. Overnight shipping is available. Second day shipping is free with a purchase of over \$750.

Always read all online privacy policies before making any transactions.

Other limitations and fees may apply.

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New Books and New Services Now Available from Benefits Plus®

RBS Link for our
Business Members

Congratulations to our long term employees
96 years of combined service to our members

the kids corner

PRESIDENTIAL DOLLAR COINS ARE HERE

Keep Kids Safe Online

There are roughly 30 million children using the Internet today*, and while it's a valuable resource for schoolwork, communication, recreation--and learning essential computer skills--there's a dark side. Predators use it to locate and lure victims; identity thieves lurk; kids bully other kids online. But involved parents can minimize the risks to keep their kids safe.

"Whenever I talk with parents, I tell them to balance their fears with thoughts of the wonderful opportunities the Internet opens up for kids," says Joan Haznaw, professional trainer, LifeMatters/EAP (Employee Assistance Program) and WorkLife Services--NEAS Inc., Waukesha, Wis. She offers these tips for keeping kids safe online:

- First and foremost, communicate openly and honestly with your children about the risks.
- If you're not computer-savvy, get up to speed. Take a class, and also ask your kids to teach you about the Internet.
- Keep the computer in a busy room so you can monitor your child's use.
- Install parental-control tools to help block 177607 inappropriate online content.
- Set clear rules regarding computer use and enforce consequences for misuse.
- Be clear with your children that they're never to give out personal information such as name, age, grade, school, address, phone number, photos, e-mail address, or credit card information without your permission.
- Keep an eye out for changes in your child's behavior, such as secretiveness, inappropriate knowledge, or difficulty sleeping. Address any concerns right away and if you discover someone is attempting to exploit, entice, or threaten your child (or any child) online, contact your local police and the Cyber Tip Line, cybertipline.org, or 800-843-5678.
- Check out Web sites such as netsmartz.org (netsmartz.org), which have valuable, up to date information for kids and parents regarding Internet safety.



*Source: More Online, Doing More, Washington D.C.: The Pew Internet & American Life Project, 2001, page 2

Other sites to help you learn more about internet safety for your kids:

<http://www.safekids.com/>
<http://www.fbi.gov/kids/k5th/safety2.htm>
http://www.ou.edu/oupd/kidsafe/warn_kid.htm


We are not responsible for the content or update of these web sites.
Be sure to review their privacy and security policies.

**Due to a decision by SMECO, beginning September 1, 2007
you will no longer be able to make your SMECO payment at our teller line.**

We apologize for the inconvenience.

You can choose one of these convenient ways to pay your SMECO bill.



Your Touchstone Energy® Cooperative 

- Pay your bill online with PCUPay, Cedar Point's online bill paying service.
- Pay your bill online: go to www.smeco.coop and click on e-Services.
- Pay automatically every month-call 1-888-440-3311 for details on how to pay with "Bank Draft Authorization".
- Pay by phone: dial 1-866-528-7757 and use your Visa Debit Card, MasterCard, or checking account.
- Pay by mail or take your payment to your local SMECO office.



Beginning this summer, you will begin to see a flatter, more streamlined check mailing package when you order your checks from Deluxe. This new package complies with the new postal regulations for automated processing while still providing the quality and security you have come to expect.

You can learn more about this new package on our web page at www.cpfcu.com. Go to the Services page and choose Order Checks from the E-Services pull down. Then click on the link to learn about the new package for your checks from Deluxe.



Pension Maximization – A Better Choice

Surveys reveal most retirees pick a retirement income option which provides lifetime income for the spouse beneficiary. Retirement Income Maximization provides a choice, one that offers maximum retirement income, flexibility, and control. Retirement Income Maximization is designed to provide greater flexibility with maximizing your retirement income allowing you to receive the highest monthly income and at the same time provide income and security for your beneficiary.



Common Objectives for Retirement

- ❶ Maximize your retirement income to receive the highest monthly income.
- ❷ Provide continued income to your beneficiary if you should pre-decease him/her.
- ❸ Allow for maximum cost of living increases.
- ❹ Maintain 164306 control over your retirement dollars instead of the retirement system having control.
- ❺ Change your plan if your circumstances change.
- ❻ Cash availability for other contingencies.
- ❼ Provide a benefit for your children, grandchildren, charitable organization or estate.

When considering retirement many are faced with a very difficult decision regarding their retirement income and its ability to meet their objectives set for retirement. Typically, one must choose between an option that provides a higher retirement income with a reduced spouse benefit, or an option that provides a reduced benefit, but provides a higher spouse benefit.

Which option will you select for retirement?

To learn more contact us today
 301-863-7071 ext. 227/232.

Insurance products are offered through various insurance companies in association with Cedar Point Financial Services, Inc. ("CUSO"), an affiliate of Cedar Point Federal Credit Union ("Credit Union"). The insurance products are not federally insured and are not obligations or guaranteed by the Credit Union, CUSO and not NCUSIF Insured.

This insurance coverage is Not a Deposit, Not Guaranteed by the Credit Union, 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 Books and New Services
 Now Available.
 Ask your favorite
 Member Service Representative
 How you can Live Better for Less with**

**BENEFITS
 Plus+**

**Featuring
 ID Theft Shield • Members PassportMD
 Credit Card Registration
 plus
 Travel Services • Merchant Discounts
 and much, much more!**



Mary Simmons
 Branch Manager, Leonardtown Office
 23 years

Kathy Lasley
 Business Lending Manager
 21 years

Marie Butler
 Member Service Representative
 20 years

Wesley Carter
 Senior Computer Operator
 9 years

Jessica Drury
 Teller
 8 years

Richard Woodburn
 ATM Representative
 8 years

Mai Cook
 Teller
 7 years

**For our
 Business
 Members!**

RBS LYNK

for all your payment
 processing needs

- POS Terminals
- Credit and Debit Card Processing
- Electronic Benefits Transfer (EBT)
- Web Payments
- Gift Cards
- Customer Loyalty Cards
- LYNKCheck™ Guarantee
- Recurring Payments
- And more!

Contact a representative at
 ext. 219 or 227 for details!

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

PRESIDENTIAL DOLLAR COINS ARE HERE!



The United States is honoring our Nation's Presidents by issuing \$1 coins featuring their images in the order in which they served, beginning with Presidents Washington, Adams, Jefferson and Madison in 2007. For each President, the front of the coin will feature the President's portrait, name, and years the President served.

An image of the Statue of Liberty will appear on the back of each coin. The Statue of Liberty is a symbol of liberty and freedom. In 1886, President Grover Cleveland accepted the Statue of Liberty from France, saying, "We will not forget that Liberty has here made her home."



- 2007**
 - 01. George Washington
 - 02. John Adams
 - 03. Thomas Jefferson
 - 04. James Madison
- 2008**
 - 05. James Monroe
 - 06. John Quincy Adams
 - 07. Andrew Jackson
 - 08. Martin Van Buren
- 2009**
 - 09. William Henry Harrison
 - 10. John Tyler
 - 11. James Polk
 - 12. Zachary Taylor
- 2010**
 - 13. Millard Fillmore
 - 14. Franklin Pierce
 - 15. James Buchanan
 - 16. Abraham Lincoln

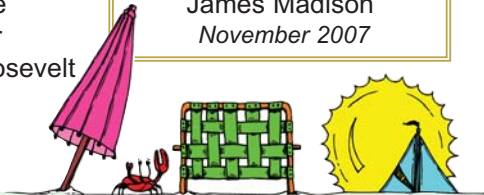
- 2011**
 - 17. Andrew Johnson
 - 18. Ulysses S. Grant
 - 19. Rutherford B. Hayes
 - 20. James Garfield
- 2012**
 - 21. Chester Arthur
 - 22. Grover Cleveland
 - 23. Benjamin Harrison
 - 24. Grover Cleveland
- 2013**
 - 25. William McKinley
 - 26. Theodore Roosevelt
 - 27. William Howard Taft
 - 28. Woodrow Wilson
- 2014**
 - 29. Warren Harding
 - 30. Calvin Coolidge
 - 31. Herbert Hoover
 - 32. Franklin D. Roosevelt

- 2015**
 - 33. Harry Truman
 - 34. Dwight D. Eisenhower
 - 35. John F. Kennedy
 - 36. Lyndon B. Johnson

- 2016**
 - 37. Richard M. Nixon
 - 38. Gerald Ford

2007 Release Schedule

- George Washington
February 2007
- John Adams
May 2007
- Thomas Jefferson
August 2007
- James Madison
November 2007



Headquarters Office & Financial Services

22745 Maple Road
Lexington Park, MD 20653
301-863-7071 or 800-201-1647
301-863-0137 (Fax)

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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

The Statistics

As of May 31, 2007

Loans\$142,851,934
Assets\$227,249,595
Shares\$196,581,638
Members28,402

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*

