

CEDAR POINT FEDERAL CREDIT UNION

Serving Southern Maryland since 1945

Communicator

August 2008

*Thinking about a car that
won't eat your paycheck?*



Not only do we have rates as low as 3.99% apr for up to 60 months
but we can also help you get the best deal with these great services.*

MVCP

Motor Vehicle Certification Program (MVCP)

MVCP helps you through the entire new car buying process. Their advisors will direct you to a MVCP dealer where the price on most vehicles has been pre-negotiated. After visiting the dealer, your advisor will double-check your transaction to make sure you get a fair and correct price based on MVCP's strict pricing guidelines. If necessary, your MVCP advisor will resolve any pricing errors directly with the participating dealer. Call an MVCP advisor at 1-800-345-0990 weekdays from 9:00 a.m. - 5:00 p.m.



United Buying Service (UBS)

Call United Buying Service for a referral to the UBS Dealer and get discounts on the purchase of most new and used vehicles, as well as information on manufacturer rebates, dealer incentive money, and discounted option 168704 pricing published in the Official Price Book. Contact UBS before you test drive at (301) 657-1920 or (410) 792-9070. UBS also provides a copy of their Official Price Book for your reference. You can find these at your nearest branch office.



National Automobile Dealers Association (NADA) Guides

Whether you are buying, selling or simply shopping for a used vehicle, be prepared. Have the most accurate vehicle pricing and specification information available, right at your fingertips. NADA Guides are available on the Links page at www.cpfcu.com.

Rates are current as of the date of publication and are subject to change. Rate will be determined according to the Credit Union policy based on your credit-worthiness. Please contact a member service representative to verify current rates and for complete information on terms and conditions.

*Approximate Term - Payments are based on term stated. Actual loan term may vary based on repayment schedule. No prepayment penalties apply.

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We love to look at ID cards!

Thanks for 99 years of service!

RBSlynk.

the kids corner

How can I help to save energy?

Making your fuel go further

Know where you're going -

Take a minute to plan your trip. Whether you use GPS, the Internet, or a map, the best way to save fuel is to save miles. For long trips, check for locations of gas stations, restaurants and hotels before you leave so you don't waste time looking for them. If you're just planning a quick shopping trip, think about what stores you want to visit and where they are so you don't end up doubling back on your route, or having to go back out later.

Give yourself enough time -

The faster you drive, the more fuel you use. According to Consumer Reports (July 2008), a vehicle that makes 40 mpg at 50 mph, will only make 30 mpg at 75 mph.

Give yourself enough space -

Braking turns motion into heat via the friction of the brakes.

Gas was used by your engine to achieve motion.

So when you apply your brakes, you are turning gasoline into heat.

If you give yourself enough space between your car and the one in front of you, you not only increase your safety, but you can use that space to coast to a slower speed before you have to apply your brakes.



Drive at a steady speed -

Try to anticipate and avoid the sudden starts and stops of heavy traffic. Instead of accelerating to stop behind the line of traffic, try to maintain a slow and steady speed.

Minimize the time you spend at stop lights -

You are getting ZERO mpg when you are stopped at a red light. Take your foot off the gas as soon as you see a red light in front of you and allow your car to coast to a 713672 slower speed before you have to apply the brakes. If you know you will be stopped for longer than 30 seconds, turn your car off.

Accelerate gently -

According to a test run by Edmunds.com, and reported on by CNNMoney.com in May, 2006, accelerating from zero-to-sixty in 20 seconds instead of 10 to 15 seconds can increase your mileage by 30 - 35%.

What doesn't work -

Studies by Consumer Reports show that so-called fuel economy devices are consistently useless or even counter-productive, actually reducing your gas mileage rather than increasing it. The EPA has also conducted tests on these devices. The reports are available online at <http://www.epa.gov/oms/consumer/reports.htm>.*

* We are not responsible for the content or update of this alternate site. The privacy and security policies may differ from those practiced by Cedar Point.

Making your money go further



Live Better for Less with Benefits Plus[®] Our Newest Merchants!

Beauty

Tomika's Chair at
Classic Hair & Nails
22741 Three Notch Road
California, MD 20619
301-863-7307
t.cutchember@verizon.net
10% discount on any service

Miscellaneous

Oakville Small Engine Repair
26600 Alexandra Way
Mechanicsville, MD 20659
240-925-0480
10% discount on labor

Miscellaneous

Cullison Excavating, LLC
PO Box 156
Callaway, MD 20620
301-994-1616
cecullison@aol.com
\$100 off all jobs over \$500

Cleaning Services

Karen and Company
PO Box 1748
California, MD 20619
301-880-3974
karenbeltman@gmail.com
10% discount on hourly rate



Cedar Point Financial Services, Inc.
A wholly owned subsidiary of Cedar Point Federal Credit Union

Educational Seminars

Fall 2008



FED Benefits

Wednesday, August 27, 2008 • 11:00am

Saving for College

Wednesday, September 17, 2008 • 11:00am



Financial Management

Wednesday, October 29, 2008 • 11:00am



Winter 2009

Tax Management

Wednesday, January 28, 2009 • 11:00am



The Basics of Estate Planning

Wednesday, February 25, 2009 • 11:00am



Funding a Comfortable Retirement

Wednesday, March 25, 2009 • 11:00am



FED Benefits

Wednesday, April 29, 2009 • 11:00am

Seminars are free and open to the public, but seating is limited.
For more information, or to 700323 reserve your seat, please call
Dora (ext. 227) or Michele (ext. 232)

301-863-7071

Join us and bring your lunch - drinks and desserts are provided

22745 Maple Road • Lexington Park, MD 20653

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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

Thanks!

Mary Simmons

Branch Manager
24 years

Kathy Lasley

Business Lending Manager
22 years

Marie Butler

Member Service Representative
21 years

Wesley Carter

Senior Computer Operator
10 years

Jessica Drury

Member Service Representative
9 years

Mai Cook

Teller
8 years

Luvina Lacey

Debt Recovery Specialist
5 years

RBSLynk™

- POS Terminals
- Credit Card Processing
- Debit Card Processing
- Electronic Benefits Transfer (EBT)
- Lynk Check Guarantee
- Gift Cards
- Customer Loyalty Cards
- Web Payments
- Recurring Payments

Call us to learn more!

We love to look at ID cards!



But that's not why we
ask to see them.

Protecting the integrity of your account information
is our number one priority.

Please help us by offering additional ID when asked.
It is for your protection.



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

*Good
Luck!*



How can I help to save energy?

Energy costs money. Your mom and dad have to pay for the all the electricity you use. So wasting energy is the same as wasting money!

Wasting energy is bad for the environment too. Most of the electricity we use comes from things like coal and natural gas which can't be replaced, and can add to the pollution that causes global warming.

What can you do?

- ✿ Turn off the lights, TV, computer, and video games when you're done with them.
- ✿ Keep warm in the winter by putting on a sweatshirt or snuggling under a blanket.
- ✿ Decide what you want before you open the refrigerator door. When you hold the door open the refrigerator has to work a lot harder to keep the food cold.
- ✿ Help your parents to replace burnt-out light bulbs with the new compact fluorescent bulbs. These bulbs use 75% less energy, and they last a lot longer.
- ✿ Make sure the faucet is turned all the way off. One drop per second can add up to 165 gallons of hot water a month!
- ✿ Take showers instead of baths. It might take 25 gallons of hot water to fill the bathtub, compared to only seven gallons for a quick shower.
- ✿ Close the curtains during hot summer days to block the sun. During the winter, keep the curtains open.
- ✿ Ask your parents to help you plant a tree to help shade your house on hot summer days. Trees also help to combat climate change by using carbon dioxide.

You may think you can't really help because you're only one person. But there are millions of "only one persons" and if every "only one person" did a little bit, it would add up to a whole lot.



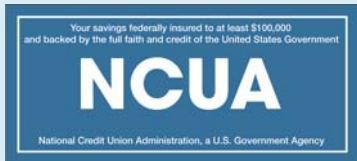
The Statistics

As of May 31, 2008

Loans	\$152,861,986
Assets	\$264,743,993
Shares	\$230,128,762
Members	29,025

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*



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Patuxent River Office

Building 3144, NAS
 Patuxent River, MD 20670
 301-863-0005
 301-863-7181 (Fax)

Lexington Park Office

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 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 • Lexington Park
 Leonardtown • Prince Frederick
 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
 ATM*
 Mobile ATM available*
 *Withdrawals only

Teller24

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