

# Spotlight

A Publication of Cedar Point Federal Credit Union

February 2010

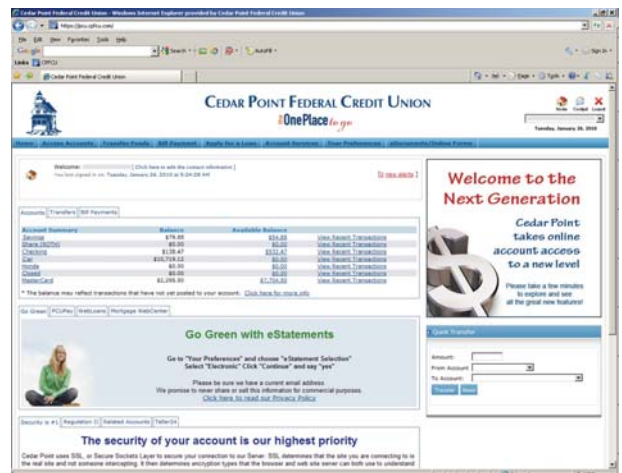
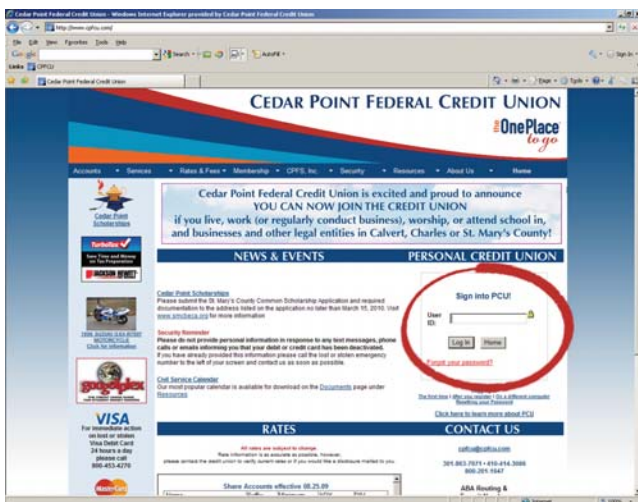


## Coming Soon! PCU - The Next Generation

Very soon Cedar Point will be introducing an exciting new PCU. This next generation includes many of the services and upgrades you have been requesting:

- ▶ **Log in from our home page at [www.cpfcu.com](http://www.cpfcu.com) - this is already available!**  
No more multiple sites. Now you can go to one easy to remember web site to access all our services.
- ▶ **Online address changes**  
Change your address, phone number, Teller24 PIN, or email address online.
- ▶ **Transfers to related and unrelated accounts**  
Transfer to another Credit account with the account number and the 1<sup>st</sup> three letters of the last name.
- ▶ **Recurring transfers**  
Set up a transfer on a regular schedule, such as a bi-weekly transfer to your child in college.
- ▶ **Set up multiple accounts**  
Log in to more than one account without logging in and out.\*
- ▶ **Online Savings Bond purchases**  
Purchase US Savings Bonds online with a transfer from your account.
- ▶ **Create your own interface**  
Create favorites tabs on the Account Summary page so you can easily get to the services you use most.
- ▶ **Overdraft Protection/Overdraft Privilege**  
Set up a different share account to protect your checking account or opt in or out of Overdraft Privilege.
- ▶ **All the same services you currently enjoy**  
PCUPay, WebLoan, e-Statements, e-Checks....all still available and even easier to access.

And so much more! There are so many possibilities they can't all be listed here. Watch for more information about when this service will be available!



\*You must have the account number and password for the second account. This account owner will be notified. You can disable this service for your account.

## Did you know? Your password is the key to your accounts!

With your password, someone could gain access to your accounts, transfer funds, and steal your money. Knowing how to make a strong and secure password can keep strangers out of your accounts. The most common way your password is compromised is by someone simply guessing what it is, based on some simple rules.

- ▶ Don't use "password" - The word "password" is the most common password.
- ▶ Don't use Personal Information - Passwords often contain the name of a spouse, child, relative, pet or alma mater.  
Telephone numbers and social security numbers are common  
Cities and states, especially home towns  
Home and Work addresses  
Vehicle License Plates
- ▶ Don't use a variation of your username or email account
- ▶ Don't use common and easy to type keyboard sequences  
qwerty, 123456, asdfg,
- ▶ Don't use any word that can be found in a dictionary  
Password guessing programs use 30,000+ word dictionary lists as their first attempt



If someone wants to get into your account and you have a common password, chances are thieves can quickly guess your password.

You can learn how to create a secure password on our website at [www.cpfcu.com](http://www.cpfcu.com). Click on "Creating a Secure Password" in the *Security* menu. This short tutorial can teach you how to create a password that is easy to remember, yet complicated enough to foil most security attacks.

## 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, February 17, 2010**

**11:00 am**

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

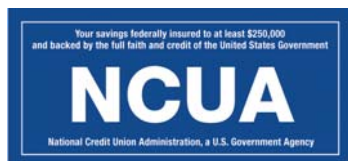


Cedar Point Financial Services, Inc.  
A wholly owned subsidiary of Cedar Point Federal Credit Union

*For Your Information*

As of November 30, 2009

Loans . . . . . \$158,024,611  
Assets . . . . . \$302,837,744  
Shares . . . . . \$266,256,565  
Members . . . . . 29,249



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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

Group life insurance is issued and underwritten by American United Life Insurance Company, (AUL) and Cedar Point Federal Credit Union is compensated for marketing AUL's products. You can learn more about AUL and its products by viewing its website at [www.aul.com](http://www.aul.com)

Insurance coverage is Not a Deposit, Not Guaranteed by the Credit Union, Not Insured by Any Federal Government Agency, and Not NCUA/CPFS Insured.