

Spotlight

A Publication of Cedar Point Federal Credit Union

March 2011

PREVENT IDENTITY THEFT WHEN TRAVELING

As you make your travel plans, plan how you'll keep your personal information safe. When you're away from home, distractions become opportunities for thieves who are looking for ways to steal your identity. Don't let them ruin your vacation.

These simple steps can save you hours of frustration and hundreds of dollars or more.

Before you go:

- Have your mail collected or held at the post office.
- Don't blog, tweet, or post your travel plans on social networking sites.
- Decide which credit cards you'll take (as few as possible) and how you'll hide a backup in case one is lost, stolen, or canceled.
- Make a list of everything you plan to carry in your wallet.
- Make a list of important phone numbers, including the numbers of Cedar Point Federal Credit Union and other credit card issuers.
- At home, make sure your financial documents aren't sitting in plain view.
- Contact Cedar Point and let us know your plans so we can flag your account.

When out and about:

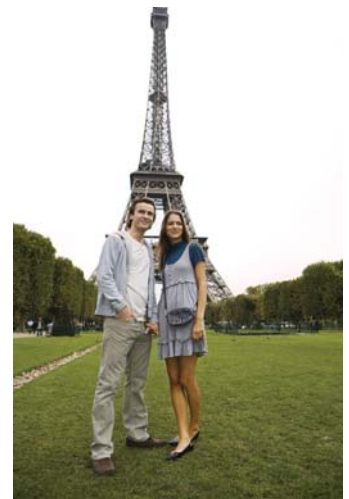
- Don't carry extra credit cards or personal information, such as your Social Security number, in your wallet or purse unless necessary.
- Never leave your purse or wallet unattended.
- Beware of distractions. Criminals create or take advantage of distractions and then try to steal your personal items.
- Assume public wireless establishments aren't secure—don't enter passwords or financial account information when using a public wireless "hot spot" or cyber café.
- Use cash when possible.
- Confirm credit card numbers in person at hotels instead of over the phone.

When accessing your accounts or paying bills online:

- Use a secure network, such as your hotel business center, with up-to-date antivirus software and a firewall.
- Don't access your personal information from a public computer.
- Fully log out of your account when finished.

When using an ATM:

- Try not to use an ATM that's outside. Try to use ATMs that are indoors, such as inside a financial institution.
- Be aware of your surroundings when entering your PIN and receiving cash.



Got a Yen to Travel?

**Purchase your currency before you go.
Yens...Euros....Pounds
At the Tellerline at Headquarters Office
or online at www.cpfcu.com**

Annual Meeting

Service You Can Count On

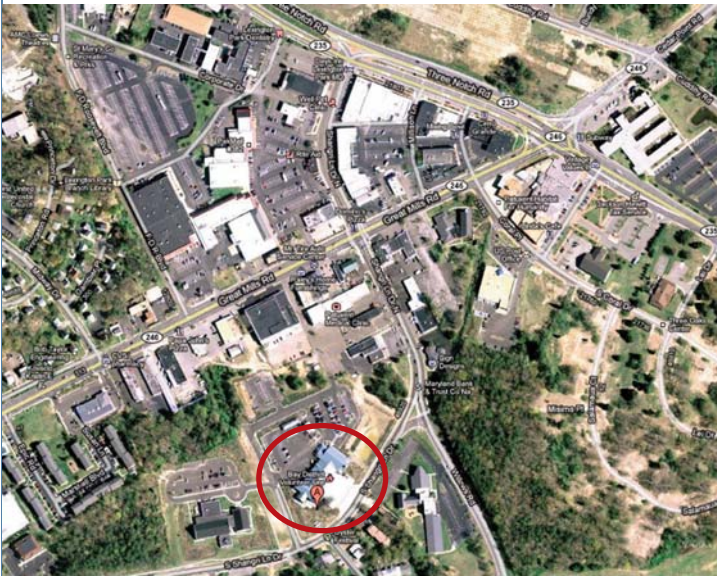
Please join us March 23, 2011
at 7:00 pm

at the Bay District Fire House Social Hall
in Lexington Park
for our 65th Annual Meeting.

This meeting is a wonderful opportunity for our members to learn about future plans, and ask questions of the Board of Directors and Staff.

Finding the Bay District Fire House Social Hall

46900 S. Shangri La Drive, Lexington Park
Next to the Lexington Park Library



From Great Mills Road and MD Route 235

Head southwest on Great Mills Rd. toward Coral Drive.
Take the 2nd left onto N. Shangri La Drive.
Make a slight right at S. Shangri La Drive.

From Great Mills Road and MD Route 5

Go north on Great Mills Rd. toward Chancellor's Run Rd.
Turn right at S. Essex Drive.
Take the 1st left onto S. Shangri La Drive



You are invited to bring your lunch.
Drinks and snacks will be provided.

The Basics of Estate Planning - March 16 at 11:00 am
*presented by Joann Wood
of Dugan, McKissick, Wood and Longmore, LLC*

Retirement Planning Workshop - April 20 at 11:00 am

Federal Employee (FED) Benefits - May 25 at 11:00 am

...and for our members
who can't always get out at lunch...

Retirement Planning Workshop - April 21 at 6:00 pm

The Basics of Estate Planning - May 18 at 6:00 pm
*presented by Joann Wood
of Dugan, McKissick, Wood and Longmore, LLC*

All seminars are free and open to the public.

Headquarters Office
22745 Maple Road, Lexington Park

Reservations are requested.

Please call Dora (ext 8427) or Michele (ext 8432)

301-863-7071

Or sign up online at www.cpfcu.com



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

We are a full-service financial firm committed to helping people pursue their financial goals.

- › Tax Management
- › Investment Management
- › Retirement Strategies
- › Estate Conservation
- › Educational Seminars
- › Merchant Services
- › Insurance and Annuity Products
- › And more!

For Your Information

As of September 2010

Loans	\$165,805,255
Assets	\$336,316,322
Shares	\$299,577,526
Members	30,454



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