



Spotlight

A Publication of Cedar Point Federal Credit Union

March 2012



Preapproval Makes Car Shopping Easy

Take vehicle shopping one step further and put the ball in your own court. Visit us before you shop and you'll be more prepared for the adventure. By getting preapproved for a loan before you shop, you'll know exactly what you can afford and what price range of vehicles to tell the dealer you're looking for.

We'll supply a preapproval letter for you to give to the dealer which shows the dollar amount you're preapproved for. The letter is printed on our letterhead so the dealer can easily contact us.

A pre-approval letter shows that you're considering financing your auto through the credit union. A smart move, since credit unions generally offer lower rates than banks and dealerships on new and used vehicle loans.

And right now, Cedar Point's car loan rates are lower than ever!



1.99% apr

36-72 months*

Available for limited time only • Limitations apply

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

And Cedar Point has Great Boat Loans too!

New Boat Rates

APR	Term*	up to	\$
5.49%**	up to 7 years	up to	\$ 50,000.00
6.49%**	up to 12 years	up to	\$ 100,000.00

Cedar Point will finance up to 90% of purchase price - Not to exceed \$100,000.00

Pre-Owned Boat Rates

APR	Term*	up to	\$
6.49%**	up to 7 years	up to	\$ 50,000.00
7.49%**	up to 12 years	up to	\$ 100,000.00

* Approximate Term **Sale Rate is available for a limited time only.

Loan applications for pre-owned boats under 25 foot must be accompanied by a current picture of the boat. Financing is based on the NADA average retail value. Loan applications for pre-owned boats 25 foot and over must be accompanied by a current picture of the boat & a marine survey done by a licensed surveyor.





Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

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LESSONS over lunch

Seminars are free and open to the public.
You are invited to bring your lunch to the 11:00 sessions
Drinks and snacks will be provided at 11:00 & 6:00

Retirement Planning

Thursday, March 22, 2012
11:00 am & 6:00 pm

Federal Employee (FED) Benefits presented by Colleen Blundell

Chartered Federal Employee Benefit Consultant



Tuesday, April 17, 2012
6:00 pm

Estate Planning presented by Joann Wood

Wednesday, May 16, 2012
6:00 pm

Headquarters Office
22745 Maple Road, Lexington Park

Reservations are requested.
Please call Dora (ext 8427) or Michele (ext 8432)
301-863-7071

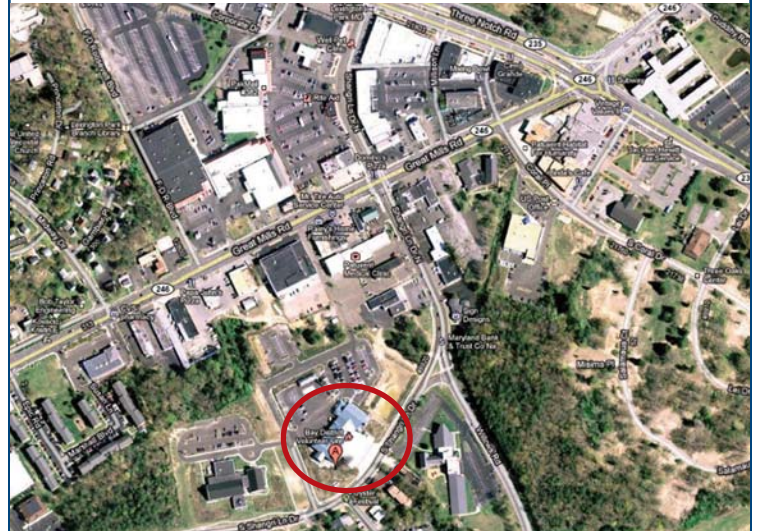
Or sign up online at www.cpfcu.com

Annual Meeting

Please join us on **March 28, 2012 at 7:00 pm**, at the **Bay District Fire House Social Hall** in Lexington Park for our 66th 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

Uncovering Tax-Related Identity Theft

Identity theft can affect the processing of your tax return in several ways. Most involve someone misusing your Social Security number (SSN), which the IRS uses to make sure your filing is accurate and complete, and that you get any refund you are due. An unexpected notice from the IRS could alert you that someone else is using your SSN:

- If someone uses your SSN to file for a tax refund before you do, the IRS might think you already filed and got your refund. You'll get a letter from the IRS telling you that more than one return was filed for you.
- If someone used your SSN to get a job, the employer may report that person's income to the IRS using your SSN, and the IRS might think that you didn't report all your income on your tax return. If so, the agency will send you a notice that says you seem to have received wages you didn't report – from an employer you don't know.

If you suspect a problem visit the IRS Identity Protection Specialized Unit website - <http://tiny.cc/yec9a> - or call 1-800-908-4490, from 8 am to 8 pm (your local time).

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