

Spotlight

A Publication of Cedar Point Federal Credit Union

March 2013

Annual Meeting

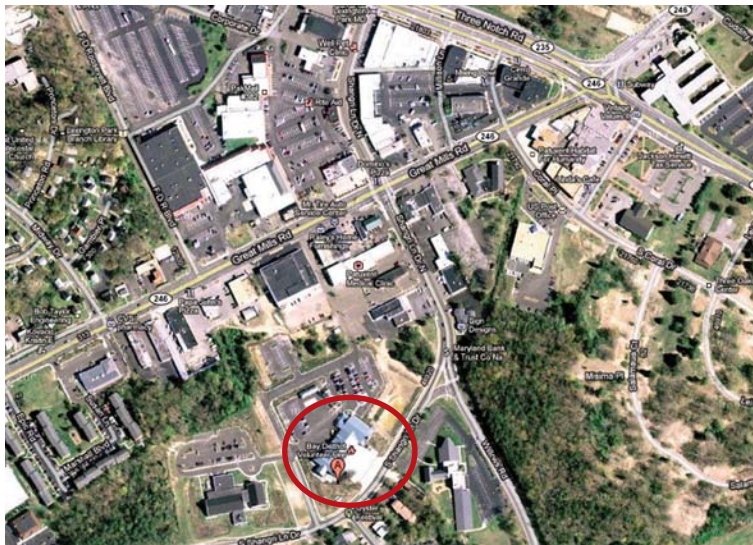
Please join us
March 27, 2013 at 7:00 pm
for our 67th Annual Meeting

Bay District Volunteer Fire Department Social Hall/Conference Center
Lexington Park

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

Bay District Volunteer Fire Department Social Hall/Conference Center

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



**Federally Insured
by
NCUA**

LESSONS over lunch

presented by

Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

Seminars are free and open to the public.

You are invited to bring your lunch for the 11:00 sessions

Drinks and snacks will be provided.

Spring Seminars

Investment Strategies presented by Colleen Blundell

of Cedar Point

Financial Services, Inc.

Thursday, April 18, 2013

11:00 am

Estate Planning Basics presented by Joann Wood

of The Law Office

of Joann M. Wood

Wednesday, May 15, 2013

Evening Session - 6:00 pm

plus

Understanding College Funding Options

Thursday, June 27, 2013

6:00 or 11:00 - you tell us - *Vote Online!*

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

Securities and Investment Advisory Services offered through registered representatives of Hornor, Townsend, & Kent, Inc. (HTK), Registered Investment Advisor, Member FINRA/SIPC, 307 International Circle Ste. 100, Hunt Valley, MD 21030, 410-821-2920.

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Get a Small-Business Loan at Cedar Point Federal Credit Union

Cedar Point Federal Credit Union is able and eager to make loans to small businesses but, especially since the recession, regulators require us to verify and document business owners' ability to repay loans, business soundness, and credit quality. So before you approach any lender, including Cedar Point Federal Credit Union, make sure your documentation shows the strength of your business and your expertise.

Start with an updated business plan and financial statements. These documents show lenders that you understand your industry, the market, the competition—and your niche—your products/services, growth strategies, revenue and expense projections, and cash-flow analysis. Your plan also should demonstrate your expertise in running your business, from marketing to accounting. If you don't have certain skills, show that you've hired resources or outsourced those functions.

Outline how you'll use the loan. Lenders want to know that the funds will help you reach a specific growth objective, that you haven't just run low on cash due to poor money management. Tie the loan amount to a specific piece of equipment or project. Show research you've done about the asset or project and how resulting growth will help pay for it.

Highlight your ability and willingness to repay the loan. Show that your cash flow will let you make loan payments and cover operating expenses each month. Include credit reports to demonstrate that you have a strong credit history and have paid past bills and loans consistently. Calculate your debt-to-equity ratio to show that you aren't a high-risk business carrying excessive debt. List business assets that could act as security for the loan, along with personal resources. Lenders like to see that you're confident enough about the business to invest your own assets.

If you're able to illustrate that you know your business, that the loan will further growth, and that you'll be able to repay, you're likely to qualify for a small-business loan.

**Contact Rose Latham today!
301-863-7071 ext. 8706**



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