



# Spotlight

A Publication of Cedar Point Federal Credit Union

May 2011

## *We do that!*

Cedar Point offers lots of great services you may not even be aware of. Here are a few you might have missed:

### Card Services

#### **Visa Gift Cards from \$10 to \$500 fee \$1.50**

Cards can be purchased at any teller window for any amount from \$10.00 to \$500.00, for a fee of only \$1.50.

#### **EzCardInfo**

Go to [EzCardInfo.com](http://EzCardInfo.com) to get complete information about your MasterCard including history and pending transactions.

#### **ScoreCard CashBack Rewards**

Earn 1% CashBack on all purchases made with your No Annual Fee Cedar Point MasterCard.

### Account Services

#### **Benefits Plus®**

Travel services, local merchant discounts and much more. Only \$4.95 a month from your draft account.

#### **AD&D Insurance**

Cedar Point offers \$3000 coverage free with your account when you fill out the enrollment form.

#### **Senior Club**

Members 55 and over get free checks, free wires, free stop payments and more!

#### **Payroll Transfers**

Be sure you pay yourself first every paycheck. Set up a payroll transfer at any branch office or online on PCU.

### Lending

#### **Loanliner**

Fill out the Loanliner once and your information only has to be updated the next time you need a loan.

#### **Mortgage Services**

Cedar Point offers complete mortgage services: 1st and 2nd Mortgages, HELOCs, Construction Loans and more.

### eServices

#### **Transfers**

You can set up automatic transfers on PCU to yourself, your loan, or to any other member!

#### **Check copies**

Download a copy of any check from PCU. Checks to other Cedar Point members may not be available immediately.

#### **eStatements**

With eStatements you never have to worry about your personal information sitting in the mailbox all day.

### ...and for our Business members:

#### **Century Payments**

From authorization to settlement, Century Payments offers access to the most robust payment options available.

#### **Commercial Loans**

Call Rose (ext. 8706) or Danny (ext. 8462) for information.

#### **Group Benefits**

We can help you to set up a benefit plan that works for your employees and for your business.

# LESSONS over lunch

presented by

## Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

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

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

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

**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](http://www.cpfcu.com)



**Call 800-368-2734  
for a free rate quote  
and see what  
credit union membership  
can do for you!**



## Lean On Us

In lean times, the benefits of membership in Cedar Point Federal Credit Union are greater than ever. The current economic climate has each of us performing our own personal "stress test"—because of threats of job loss, gyrating stock prices, escalating prices, and uncertainty in the global economy.

But there's one thing you can be sure of: Your credit union stands by you in both good and lean times. That's because you're part of a not-for-profit financial cooperative that cares about your financial future. At Cedar Point, you earn top returns on your savings, and your funds are insured up to \$250,000 by an agency of the federal government.

While some financial institutions have made it more difficult to borrow, your credit union stands ready to provide both the dollars and the confidence you deserve as a member/owner.

And, as a member/owner, you help fellow members achieve their dreams through low-cost loans. Whether you're buying a new car or planning a home remodeling project, we are here to help. Cedar Point Federal Credit Union always puts people before profit.

Tough times call for tough-minded individuals, and credit union people have always risen to the occasion. The American credit union movement was born out of the turmoil of the Great Depression. Many credit unions were formed during the 1930s, as a way for working men and women to weather the storm and improve their financial lives.

Better days are ahead. Meanwhile, you can rely on partners who have earned your trust—the people at your credit union. Call 301-863-7071, find us online at [www.cpfcu.com](http://www.cpfcu.com), or visit any of our convenient branches to get treated the credit union way. In these lean times, lean on us.



## For Your Information

As of March 2011

Loans . . . . . \$172,181,573  
Assets . . . . . \$349,541,840  
Shares . . . . . \$314,078,521  
Members . . . . . 30,909



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