



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 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



**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, 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



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.

Securities are not insured by the FDIC, NCUA or any other bank or credit union insurance; are not deposits or other obligations of the financial institution and are not guaranteed by the financial institutions; and are subject to investment risks, including possible loss of the principal invested. CPFUCU/CPFS is not affiliated with HTK.

Life, Health and Disability insurance is provided by Capital Financial Partners LLC (CFP). Insurance coverage is Not a Deposit, Not Guaranteed by the Credit Union, Not Insured by Any Federal Government Agency, and Not NCUSIF Insured.