

Spotlight

A Publication of Cedar Point Federal Credit Union

May 2013

**Remember to hold on to your new MasterCard when you receive it!
You will activate and begin to use your new card on May 20.**



Your new credit card will come with the following new features:

- **24/7 Cardholder Service:** Call 1-877-968-2528 (toll free U.S.) or 605-782-3855 (International) for balance inquiries, payment information, transaction history, statement requests or to dispute a charge. Of course Wendy and Sherri and all your favorite member service representatives will still be here to help you during regular business hours.
- **Online Access:** Real-time credit card information, including transactions, pending activity, payment information, statements, custom e-mail alerts, plus sign up for e-statements will be available online. And, coming soon, we will offer single sign-on directly from Personal Credit Union (PCU) to your MasterCard information.

Your card number will also be changing, so you will need to notify any companies who keep your card number on file. Now is a good time to start collecting the names of those companies, especially if you use your MasterCard to pay bills.

What you need to know:

- New cards will be mailed May 6, 2013 to all cardholders. Your credit card number and your expiration date will change.
- Secondary cardholders will have individual new card numbers, CVC number and expiration date for your cards.
- Remember to notify any companies who keep your card number on file.
- If you plan to use your card at an ATM, you will be required to use a PIN. You can select your unique PIN during the activation of the card or call at a later time to select your PIN.
- **On May 20 please activate and start using your new card. Be sure to safely discard the old one.** Since transactions may still continue to clear the old account, it's important to shred or cut up your old card.
- If you are going to be on travel or vacation, remember to take both cards with you.

For more information go to www.cpfcu.com or pick up an information packet in any branch office.

**PLEASE REMEMBER
KEEP YOUR NEW CARD IN A SAFE PLACE AND ACTIVATE AND BEGIN TO USE IT ON MAY 20.**

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.
Drinks and snacks will be provided.*

Understanding College Funding Options

Thursday, June 27, 2013
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

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Who You Gonna Call? Where to Go With Your Consumer Complaints

Here's the situation: You have a problem with a company, product, or professional and you want it resolved. To make the process easier on yourself, and to get the results you want, make sure you contact the right agency at the right time.

The Better Business Bureau (BBB) is the best place to start with a complaint about a **company, charity, or car manufacturer**. After you name the company you wish to file a complaint against, it will refer you to the local BBB that will handle your complaint.

If you have a complaint against a **registered investment adviser** who manages less than \$25 million in assets, contact your state securities regulator.

If the adviser manages more than \$25 million in assets, contact the Securities and Exchange Commission (SEC) with your complaint. If the adviser also is a broker-dealer, you should contact the National Association of Securities Dealers (NASD) to file a complaint. But if you want repayment, you probably will need arbitration because the SEC and the NASD cannot force repayment.

Each state creates and enforces its own **life, health, home, and auto insurance** laws. Contact your state insurance regulator with any complaints about an insurer.

Direct any complaint about a **medical professional** to your state licensing board.

Complaints about a **lawyer** should be directed to your state or local bar association. Note, however, that state and local bar associations cannot recover lost money.

Take any complaint about a **real-estate agent** to your local real-estate board.

Because state and local authorities license most **contractors, architects, plumbers, and electricians**, you can appeal to your state's licensing organization.

If you've been the victim of an **Internet scam**, report it to the Internet Crime Complaint Center. The center is a partnership between the Federal Bureau of Investigation (FBI), the National White Collar Crime Center, and the Bureau of Justice Assistance.

If you need more information (say you have a complaint against an airline, for example), the Consumer Action Web site (www.consumeraction.gov), run by the Federal Citizen Information Center, offers extensive complaint directories.

*Cedar Point is not responsible for the content or update of this alternate site. The privacy and security policies may differ from those practiced by Cedar Point.

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