

Spotlight

A Publication of Cedar Point Federal Credit Union

June 2010



Your Credit Union: It's a Family Affair

At Cedar Point Federal Credit Union, when you become a member, your family members also can become members. It's one of the many ways the people you know and care about can benefit from the great financial services you're receiving from Cedar Point Federal Credit Union.

If you enjoy the low loan rates and fees, convenient, friendly services, and higher savings rates you get from your credit union, share us with your family. Credit unions are member-owned not-for-profit financial cooperatives dedicated to improving members' lives.

Your parents, grandparents, children, grandchildren, siblings and spouse or partner sharing householding all can join because you are a member. Help improve your family's financial health today--encourage them to become members of Cedar Point Federal Credit Union.

Cedar Point Federal Credit Union has six convenient locations to serve you:

Headquarters Office

22745 Maple Road
Lexington Park, MD 20653
(301) 863-7071
Fax (301) 863-0137

Patuxent River Office

Building 3144, NAS
Patuxent River, MD 20670
(301) 863-0005
Fax (301) 863-7181

Lexington Park Office

21748 Three Notch Road
Lexington Park, MD 20653
(301) 863-7027
Fax (301) 863-6653

Leonardtown Office

25910 Point Lookout Road
Leonardtown, MD 20650
(301) 863-0042
Fax (301) 863-0020

Prince Frederick Office

Prince Frederick Center
Prince Frederick, MD 20678
(410) 414-3086
Fax (410) 414-3229

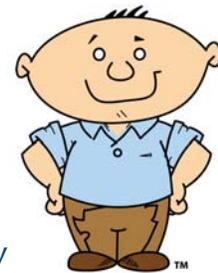
Charlotte Hall Office

30330 Three Notch Road
Charlotte Hall, MD 20622
(301)884-4074
Fax (301)884-4243



Cedar Point Financial Services, Inc.

22745 Maple Road
Lexington Park, MD 20653
(301) 863-7071
Fax (301) 863-8196



Credit Unions Top Satisfaction Survey

Credit unions are meant to serve their members, and they are known for achieving high customer satisfaction. So it comes as no surprise that a recent study shows credit unions out-perform both large, national banks and community banks in terms of customer satisfaction with online banking.

A 2010 ForeSee Results/Forbes.com study of online banking gave credit unions a customer satisfaction score of 84, higher than both large banks and smaller, community banks. Not surprisingly, credit unions also produced the highest trust score at 87. Why are credit union members so satisfied with their online banking? They are happier with tasks, transactions, and web site performance, and they feel more comfortable with the privacy of their online banking.

"When it comes to personal attention, high-quality service, and low fees, credit unions continue to knock the socks off other providers in the financial services marketplace," says CUNA President and CEO Daniel A. Mica. "Credit unions are not-for-profit cooperatives, which means member service is their reason for being."



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

Free Seminar Federal Employee Benefits

The seminar will focus on the benefits offered to Federal Civil Servants:

- Survivor Benefits
- A Lifetime Annuity Benefit
- Health Benefits
- Life Insurance
- Long Term Care
- Thrift Savings Plan
- Voluntary Contributions (CSRS only) &
- Social Security (FERS & CSRS Offset)



Come join us and bring your lunch; drinks and dessert will be provided!

Wednesday, June 16, 2010

11:00 am

22745 Maple Road • Lexington Park, MD 20653

Seating is limited
Call Dora ext. 227 or Michele ext. 232
to reserve your seat.
301-863-7071

The One Place to Go for Investments Insurance Services Group Benefits Long-term Planning

Investment Services
Retirement Planning
Mutual Funds
Annuities
Life Insurance
Health Insurance
Home and Auto Insurance
Group Insurance Plans

Call Dora ext. 227 or Michele ext. 232
to make an appointment
with a Registered Representative
301-863-7071

Diversify Your Portfolio in the Comfort of Your Credit Union

If you're one of the millions of Americans who owns an investment or insurance policy, don't overlook Cedar Point Federal Credit Union as a source for your next investment or insurance purchase. You may not realize that Cedar Point Federal Credit Union and Cedar Point Financial Services, Inc. can offer access to many investment and insurance services.

We provide a complete array of financial services to meet all your needs. Cedar Point can offer you investment vehicles to diversify your investment portfolio to include higher-risk, higher-earning investments along with the credit union's insured, low-risk IRAs (individual retirement accounts) and Certificate Accounts. Cedar Point provides a complete spectrum of sophisticated investment options such as stocks, bonds, and mutual funds, as well as life, health and group insurance options.

So look no further than the comfort of Cedar Point Federal Credit Union and Cedar Point Financial Services, Inc. for all your investment and insurance needs. Contact us today to learn more about the diverse products available to you at your credit union.

For Your Information

As of February 28, 2010

Loans \$157,017,248
Assets \$312,541,139
Shares \$276,445,019
Members 29,837



Registered representative of and securities and investment advisory services offered through 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 (Capital Financial Partners LLC) is licensed to sell life, health & disability insurance in MD, VA, PA, DC, NJ

Insurance coverage is Not a Deposit, Not Guaranteed by the Credit Union, Not Insured by Any Federal Government Agency, and Not NCUA Insured.