

Spotlight

A Publication of Cedar Point Federal Credit Union

August 2010



In order to serve you better, Cedar Point has changed how we process your Debit Card transactions.

If your card is ever lost or stolen please call **800-472-3272**. This number is available 24/7. Please do not wait until our office opens in the morning.

We are now placing pre-authorization holds on your POS transactions as we notified you in your Summer Communicator. You will notice that your balance and available balance may be different because of these holds. If you need information on a specific hold, our member service representatives can provide that information.



Verified by Visa helps ensure that only you use your Visa card to shop online. Be sure to keep your Verified by Visa password as secure as you keep your PIN.

You can be comfortable that any online merchant using Verified by Visa is a legitimate commercial entity.

If you already have a Verified by Visa password you must re-register. If you do not yet have one, now is the perfect time. Simply use the link on the Cedar Point website at www.cpfcu.com to register.

The information you provide is transmitted using a high level of encryption and is stored on a secure server. It is used for registration purposes only and will not be used by or shared with any other parties except the contractors who operate this service on behalf of Visa and Cedar Point.

Once you have registered, the service will automatically work at any Verified by Visa participating merchant. When your transaction is completed, you will be asked to enter your personal password, and if you forget your password the website will even display the hint you supplied when you registered!

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent ATM or debit card use, we'll be calling you to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- ▶ Our automated call will ask you to verify recent transaction activity on your card
- ▶ You'll be able to respond via your touchtone keypad
- ▶ You'll also be provided a toll-free number to call should you have additional questions

Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of changes to your phone number and address.

COMMON CARD SENSE

- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your card.
- Have your ATM card out and ready to use as you approach the ATM
- Exercise extra caution at night. Whenever possible, bring a friend.
- Be aware of your surroundings. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.
- Don't display cash. Place it in your pocket and count it in your locked car or after you arrive home.
- Always take your receipts or transaction records with you.

If you suspect your card is being used fraudulently, report it immediately to:

Cedar Point Federal Credit Union Card Services Department

22745 Maple Road • Lexington Park, MD 20653

301-863-7071 • 800-201-1647



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

Free Educational Seminars

Fall 2010

All seminars will be held at 11:00 a.m.
Bring your lunch;
drinks and dessert will be provided!

Federal Employee (FED) Benefits
Wednesday, September 15, 2010

The Basics of Estate Planning
Wednesday, October 6, 2010

College Funding
Wednesday, October 20, 2010

Financial Management
Wednesday, November 10, 2010

Winter 2011

Dates and Times will be announced
Watch your Spotlight and Communicator
or go to www.cpfcu.com

Tax Strategies
January 2011

Federal Employee (FED) Benefits
February 2011

The Basics of Estate Planning
March 2011

Retirement Planning
April 2011

Seminars are held at
Cedar Point Federal Credit Union Headquarters Office
22745 Maple Road • Lexington Park, MD 20653

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

Protecting your family's financial well-being is our most important job.



Qualified members of Cedar Point Federal Credit Union now have access to low-cost life insurance products designed for Active Military, Veterans, Federal Employees, Reserve and National Guard.

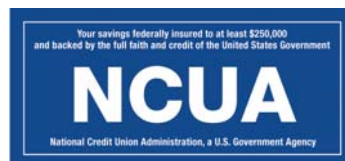
Apply online or get a free quote today!
<http://usba.com/cpfcu/> or call 1-800-368-7021
or 301-863-7071 ext. 227 or 232 for more information

USBA group life insurance products are underwritten by New York Life Insurance Company.

For Your Information

As of April 30, 2010

Loans \$155,323,469
Assets \$325,880,667
Shares \$288,727,906
Members 29,924



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 NCUSIF Insured.