

# Spotlight

A Publication of Cedar Point Federal Credit Union

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## A letter to our favorite people: our members

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 Federal Credit Union, you earn top returns on your savings and investment dollars, and you help fellow members achieve their dreams through low-cost loans.

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. For savers, funds are secure at the credit union, insured up to \$250,000 by an agency of the federal government.

And you'll find a wide variety of loan products. Whether you're planning to buy a new car, or begin a home remodeling project, Cedar Point Federal Credit Union is here to help. That's because, as a membership organization, Cedar Point 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. Go to [www.cpfcu.com](http://www.cpfcu.com), call 301-863-7071, or visit any of our convenient branches to get treated the credit union way. In these lean times, lean on us.

Sincerely,



Barbara Horn  
President/CEO

## Loans You Can Live With

Vehicle • Personal • Mortgage

For up to date rate information  
go to [www.cpfcu.com](http://www.cpfcu.com)  
or contact your favorite

Member Service Representative

301-863-7071 • 410-414-3086 • 800-201-1647





# LIFE INSURANCE

## AWARENESS MONTH

SEPTEMBER 2010

No one likes to think about dying. But if your loved ones will suffer financially when you die, it's a subject you have to address. You need to consider how your family would fare financially if, suddenly, you weren't there to provide for them. Where would the money come from to pay for your funeral, the monthly bills, the mortgage, the kids' education costs? These are the questions the life insurance industry wants all Americans to ask themselves.

If you have any doubts as to how your family would manage without you, it's time to take charge of your situation by getting a life insurance check-up today.

**STEP 1:** Check out LIFE's website at [www.lifehappens.org](http://www.lifehappens.org). It offers a wealth of information about life insurance and the buying process. Spending some time on this website will educate you about key insurance terms and concepts, and give you the knowledge you need to make well-informed decisions.

**STEP 2:** Know the right questions to ask. Once you've determined that you have a need for life insurance, the very first question you always need to ask is, "How much do I need?" If you die prematurely, you want to know that your loved ones will have enough money to continue living the kind of life you hoped they'd have. To make it easy for you to get a general sense of your needs, check out the Life Insurance Needs Calculator. Once you know how much life insurance you need, then you're ready to look at the various types of policies available to you (e.g., term insurance, permanent insurance or maybe a combination of the two). Try out the Interactive Product Selector. It walks you through the questions you need to consider to determine the kind of life insurance that's right for you.

**STEP 3:** Seek professional advice. There are lots of factors to consider when determining how much and what kind of life insurance to buy, and the purchasing process can be quite complicated. So when you're ready to shop, it's always a smart idea to seek assistance from a qualified life insurance professional. And that's where Cedar Point comes in. Our Insurance Advisors have the knowledge and experience to help guide you to the decisions that are right for you. And their only concern is for you, our members.

Don't gamble with your family's financial future for one more minute. Take charge of your life insurance situation today and rest easier knowing your loved ones would be taken care of if something were to happen to you.

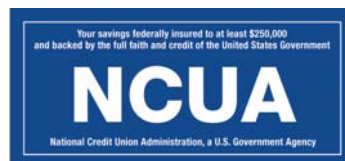
**Let us help you make the right decision for you and your family.  
Call 301-863-7071 ext. 227 or 232 today  
to make an appointment with an Insurance Advisor at Cedar Point Financial Services, Inc.**



### *For Your Information*

As of May 2010

Loans . . . . .	\$156,081,159
Assets . . . . .	\$326,242,785
Shares . . . . .	\$289,836,459
Members . . . . .	30,008



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