

Spotlight

A Publication of Cedar Point Federal Credit Union

November 2010

NOVEMBER IS SECURITY AWARENESS MONTH



Child Fraud: Warning Signs

Child fraud happens when someone steals your child's identity. It can happen with social security numbers or birth dates.

Once your child's information is stolen, it could be used to open credit cards, take out loans, or even be claimed by others on taxes.

Some warning signs exist. Watch for these possible indications of child fraud.

- Is your child receiving pre-approved credit card offers in the mail?
- Is your child receiving credit card or other financial statements* in the mail?
- Is your child receiving phone calls or letters from collection agencies?

If one of these warning signs or others has you concerned, it is important to contact one of the three major credit bureaus to look into whether child fraud is occurring. You can get more information on our web site at www.cpfcu.com. Click on "Security" for more information.

*These mailings do not include any accounts you hold jointly with your child.

eSense

What goes on the Internet stays on the Internet. Anything you say in an e-mail, or on sites like Facebook or Twitter takes on a life of its own. There's no way to erase that stuff! When you apply for a job, your potential employer can go online and see what you have to say for yourself. In addition, too much personal information could potentially lead to harassment or stalking.

You should also think about this when you are texting. Remember, once you send it you no longer have control over who reads your texts or sees your pictures.

Keep Passwords Strong, Secret, and Safe

Keep your computer's content secure by creating strong passwords, keeping them secret, and keeping track of them. A compromised password could lead to identity theft or other dire consequences. A criminal could use your information to apply for credit cards or mortgages, or to make online purchases or other transactions.

The first rule of thumb for creating strong passwords is to use a different password for each of your accounts. It may be easier to keep track of just one password, but if a crook discovers that one password, he or she can access all of your accounts.

The second key to a robust password is to make it lengthy. At a minimum, your passwords should be eight digits long, and 14 digits or more is ideal. Using the greatest variety of characters possible in your passwords—letters, numbers, symbols—makes them harder to guess or uncover with malicious software.

After creating your password, you can test its strength with one of the "password checkers" available online such as Microsoft's Password checker and The Password Meter. Use your search engine to locate these and others. If your password tests as weak, make it more complex.

If a password is compromised, monitor all information it protects for suspicious activity. If you see such activity, notify the authorities and contact Cedar Point Federal Credit Union at 301-863-7071 for help with related financial matters. But remember, the stronger your passwords, the less likely this is to happen.



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

Financial Management

The Six Keys to Financial Success:

Risk Management, Cash Management, Investment Concepts,
Tax Management, Retirement Planning and Estate Conservation

**A free seminar presented by
Colleen Blundell**

Cedar Point Financial Services, Inc.

Wednesday, November 10, 2010

11:00 am

Bring your lunch; drinks and dessert will be provided!

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

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

Online Investing

The internet allows investors to access account information 24/7, initiate securities transactions from virtually anywhere, and quickly and inexpensively research investment opportunities. But the internet is not fail-safe. To invest wisely online:

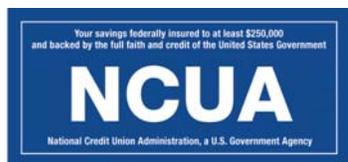
- ▶ Protect your passwords for your online investment accounts. Keep passwords in a secure place, and don't share them on the internet, over email, or on the phone.
- ▶ Use anti-virus and anti-spyware software, and a firewall, and keep them up-to-date. If your firewall was shipped in the "off" mode, be sure to turn it on and set it up properly.
- ▶ Avoid using public or other shared computers to access your financial accounts online, and use extra caution when using your own computer in a wireless "hot spot."
- ▶ Don't believe everything you read in online newsletters, investing blogs, or bulletin boards. Fraud artists often float false information and "hot tips" as part of their efforts to rip-off investors or manipulate the market for a particular security.
- ▶ Turn to unbiased sources when researching investments, such as the U.S. Securities and Exchange Commission, your state securities regulator, and securities industry self-regulatory organizations (including FINRA, Amex, and Nasdaq), or the CPFS investment information website at <http://www.cpfcu.pfyfn.com/>
- ▶ Contact the Registered Representatives at Cedar Point to get the most up-to-date and unbiased information available to be sure the decisions you make are the right ones for you. Call Dora at 301-863-7071 ext. 227 to make an appointment today!



For Your Information

As of July, 2010

Loans \$157,327,780
Assets \$330,109,663
Shares \$293,458,908
Members 30,218



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.

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