



We Salute our Vets!

Spotlight

A Publication of Cedar Point Federal Credit Union

November 2013



Payments in Your Palm with **popmoney**

Cash and checks have been popular ways to pay people for goods and services for a long time. They're still the first choice for a lot of people but, more and more, tech-literate consumers are using smartphones and other devices to send payments—safely and swiftly.

You just send a payment or gift using the recipient's mobile phone number, email address, or account number and routing number of the recipient's financial institution. The recipient gets a text message or email explaining how to accept the payment. He or she visits a link in the notice to accept payment and enters account information if necessary.

This kind of peer-to-peer, or P2P, convenience is literally at your fingertips from your mobile phone, tablet, or computer with Cedar Point's popmoney. It's secure, simple, and reliable.

When's the last time you had to cover any of these outlays?

- Pay back your roommate for your share of food or supplies.
- Pay your landlord directly for apartment rental.
- Pay a friend for dinner or for sports tickets.
- Send in dues for your homeowners' association or other organization.
- Send money to a niece for her graduation or Christmas — and be sure to use the special gift stationary!

Check out this service on PCUPay, and start enjoying the convenience of this mobile-friendly service.

Holiday Hours

Monday, November 11Closed

Thursday, November 28.....Closed

Friday, November 29.....Regular Hours

Tuesday, December 24Closing 1:00 pm

Wednesday, December 25.....Closed

Tuesday, December 31Closing 2:00 pm

Wednesday, January 1, 2014Closed



Holiday Loans you can live with



\$300 - \$1200

*9.00% apr for 12 months**

*Available from 10/1/13
through 2/29/14*

**Monthly payment per \$1000 - \$87.45.
No prepayment penalties apply.*

Visa Gift Cards

*Perfect for any occasion
smart, thoughtful,
and always well received.*



There is a 24 hour waiting period for activation. Please note this card is not re-loadable. Cards can be used at ATMs or for cash advances when you request a PIN, but should not be used for hotels, car rental or gas purchases at the pump. Cards may be used at retailers and on the Internet wherever VISA Debit Cards are accepted.



A series of free seminars

presented by

Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

All seminars are free and open to the public.

Headquarters Office

22745 Maple Road, Lexington Park

Thursday, November 21

6:00 pm

Retirement Planning

Wednesday, January 15

6:00 pm

Estate Planning

Reservations are requested.

Please call Dora (ext 8427) or Michele (ext 8432)

301-863-7071

Or sign up online at www.cpfcu.com

What's Your Score?

Who's keeping score? The credit industry is. Every time you apply for a new credit card, a mortgage, perhaps even an insurance policy or a job, your application is judged in part on your credit score.

A credit score is a three-digit number that lenders use to objectively measure your creditworthiness. Each lender sets different ranges for what it considers "good" and "bad" credit scores. Consumers with lower credit scores often pay higher interest rates on mortgages and credit cards because they're viewed as riskier customers.

Under separate federal and state laws, residents of Maryland are entitled to one free credit report per year from each of the three Credit Reporting Agencies.

You can get more information about how to access this information at www.cpfcu.com. Choose "Credit Reports" under the "Security" drop down menu. And be sure to check out "Building a Better Credit Report". You'll find a link to download this valuable information from the FTC on the same page.



Save Your Identity With eStatements

Reduce your chances of being a victim of mail fraud — receive your Cedar Point statement electronically.

Even though identity thieves are finding new ways to steal information over the Internet, the original theft—for example, taking out a credit card in your name—tends to be a low-tech crime. According to the Federal Trade Commission, about half the country's victims know how their information was swiped, and in many cases the breach was paper—bills, credit card solicitations, and financial statements—pilfered from garbage cans and mailboxes.



Banking and paying bills online not only cuts off thieves' access to the papers they need to commit ID theft, but also helps detect the crime sooner. This is because consumers who bank online check their accounts much more frequently—nearly four times a month compared with once a month for those who receive statements by mail.

Receive your statement electronically and enjoy safety, timeliness, and convenience. For more information about e-statements call your favorite member service representative at 301-863-7071 or visit www.cpfcu.com.

Signing up for eStatements is easy!

To receive estatements you must first have access to your account online. If you have an ATM or Visa Debit Card, you can activate your account online. Click on the link on our homepage just under the login window. If you do not have either of these cards you can download the Access Application from the Forms page of our website, or stop in any branch office.

Once you have access to your account online, go to eStatement selection under Your Preferences and choose to receive your statement electronically. Please be sure you have provided a current and accurate email address.

When you sign up to receive your Cedar Point statement electronically you don't actually get your statement in an email which would be very insecure. Instead, on the first business day of each month you will receive a notice at the email address you provide letting you know that your statement is available for download. This email also contains links to your monthly newsletters — the Communicator on the quarter and the Spotlight when you don't receive a Communicator.

To access your statement, log into your account on PCU, go to eDocuments, and choose the previous month's statement.

**Federally Insured
by
NCUA**

Securities and Investment Advisory Services offered through registered representatives of 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 National Financial Legacy Group (NFLG). Insurance coverage is Not a Deposit, Not Guaranteed by the Credit Union, Not Insured by Any Federal Government Agency, and Not NCUSIF Insured. NFLG is not affiliated with HTK.