



Spotlight

A Publication of Cedar Point Federal Credit Union

December 2013

*The Board of Directors
and Staff
of
Cedar Point
Federal Credit Union
Wish You a
Joyful Holiday Season
and a Happy, Healthy,
and Prosperous
New Year!*



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

Wednesday, January 15

6:00 pm

Estate Planning

presented by

Joann Wood of The Law Office of Joann M. Wood, LLC

Reservations are requested.

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

301-863-7071

Or sign up online at www.cpfcu.com



Smart Holiday Shopping Takes Planning and Control

Budget your spending and set goals: Start with a realistic idea of how much you can spend. Add it up and really give some thought to what you can afford. Think about where you might cut back and stick to your budget.

Make a list: Shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.

Comparison shop: Take the time to find the best deal. Fight the urge to get your shopping over with quickly, and don't wait until the last minute!

Trim your interest payments: If you must pay with a credit card instead of using cash, use Cedar Point's MasterCard with a low-interest rate.

Open a Christmas Club account: Put some money in the account each payday. You can set up a payroll transfer to have that amount automatically deducted from your paycheck.



**Call 800-368-2734
for a free rate quote
and see what
credit union membership
can do for you!**

Holiday Hours

Tuesday, December 24

Closing 1:00 pm

Wednesday, December 25

Closed

Tuesday, December 31

Closing 2:00 pm

Wednesday, January 1, 2014

Closed



Holiday Loans you can live with



\$300 - \$1200

9.00% apr

for 12 months*

Available

10/1/13 - 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.

**Federally Insured
by
NCUA**

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