

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

Spring 2010

Cedar Point Federal Credit Union Community Charter

What it means to you!

In early December, after many years of effort, the management of Cedar Point received this notice:

Section 5 of the Charter of the Cedar Point Federal Credit Union is hereby amended to read as follows:
"The field of membership shall be limited to those having the following common bond:

CONVERTED TO COMMUNITY CHARTER 12/17/09

1. Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Calvert, Charles, and St. Mary's Counties, Maryland...[and] members of their immediate families or households....

But what will this mean to you, our members?

First, let us assure you Cedar Point will never lose sight of its mission to serve the community; and its goal to serve you as an individual. Cedar Point is owned and operated by the members and our first priority will always be the best interest of those members.

With this expansion we will have the opportunity to offer our services to the entire community of Southern Maryland, including your friends and neighbors who we were not previously able to help. We will also have the ability to expand and grow so we are better able to offer lower loan rates, higher dividends and even fewer fees than we do now, while continuing to provide the high caliber of service you have come to expect from us.

The management and staff is very excited that we have this opportunity. If you have any questions, whether about this or any of the services we offer, please call us at 301-863-7071, or send an email to cpfcu@cpfcu.com. We always strive to respond as quickly as possible to your messages.

Inside this Issue



*Thank you for
104 years of service to our members*

*Free Seminar
The Facts of Retirement for Women*

*Check Writing Basics
Insurance Products*

*kids corner
Make your own greenhouse*



Privacy Notice

**Cedar Point Federal Credit Union
protects your privacy.**

Please see page 2.

*Thank you for your
many years of
service to our members!*

April

Owen Lewis

ATM Manager

9 years

May

Aaron Chase

Security Specialist

12 years

Dora Carrick

CUSO Member Service Representative

9 years

June

Phyllis Buckler

Mortgage Loan Manager

18 years

Denette Slade

Member Service Representative

15 years

Shelly Johnson

Staff Accountant

14 years

Wilma Corpus

Member Service Representative

11 years

Carole Matthews

Mortgage Representative

10 years

Belinda Phillips

Member Service Representative

6 years



Privacy Notice



Cedar Point Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 301-863-7071.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies which provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies which perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. These might include issuers of insurance products or securities. To protect our members' privacy, we only work with companies which agree to maintain strong confidentiality protection and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect and may disclose nonpublic information about you from the following sources.

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include financial information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our records. An example would be information about your accounts which is sent to the company which processes your monthly statements.

If you terminate your membership with Cedar Point Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

The Facts of Retirement for Women

- Five steps in developing an effective investment strategy for your retirement nest egg.
- Five choices for handling a retirement plan distribution.
- How women think differently than men about risk, planning and financial advisors.

Wednesday, April 21, 2010
 11:00 am
 (Bring your lunch)
 or
 6:00 pm

Drinks and desserts provided
 at both sessions

Call today to reserve your seat!

301-863-7071 ext. 227 or 232
 or go to www.cpfcu.com
 and click on CPFS, Inc



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. CPFCU/CPFS is not affiliated with HTK.

Insurance Products

Cedar Point is pleased to be able to offer these fine services to our members.



Call 800-368-2734 or go to www.cpfcu.com and click on CPFS, Inc. to find the link to geico.com. Use our link to get your credit union discount!



To apply for Aflac's Cancer Insurance Policy call Karen Devine, (301) 475-1812 or (301) 904-9161, or use the link on www.cpfcu.com.



Click on the link on the Cedar Point home page at www.cpfcu.com to learn more about ID Theft Shield & Pre-Paid Legal Services.



The Benefits Plus Security center is free for our members who participate the Benefits Plus program. Please ask a member service representative for more information.



Ask your Loan representative for details on these important protections, or use our Calculators to see how little these protections can cost.

Check Writing Basics

So many people use debit cards and online bill pay these days that the basics of check writing have sometimes been forgotten. It is very important that checks be written accurately.

- A check is an agreement between the payer and payee. Any check may be deposited or cashed when it is received.
- Write neatly. The written amount is the legally binding number.
- Write the name of the payee clearly and fill the line so it can't be easily changed.

Write the payee's name as far to the left as possible. Draw a line after the name.

Write the current date. Do not postdate checks.

Checks usually are prenumbered. Use consecutively for easy record keeping.

Write the same amount in both numbers and words. The written amount is legally binding.

Sign your name exactly as it appears on your signature card.

Record a memo to remind yourself what you wrote the check for.

These digits, written in Magnetic Character Recognition, are credit union identification numbers including your checking account number.

Robert Jones
 123 W. Main Street
 Anytown, USA 00077

Date 20__

101
 00-000/000

Pay to the order of \$ [] Dollars

ABC Friendly Credit Union
 1234 Your Road
 Anywhere, USA 10100

Memo _____

Robert Jones

I: 123456789 I: 000000 0101



Make your own Greenhouse!

Now is a great time for getting seedlings started if you want to harvest lots of tomatoes or other delicious home grown veggies as soon as possible. If you want to give them a great start, you can plant your tomato seeds or other veggies in your own greenhouse and then transplant them when the weather is warmer.

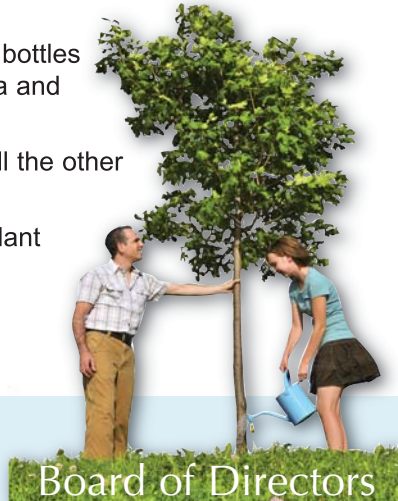
What you need:

- Gardening gloves to protect your hands
- 4 3/4 inch pots and 4 2-liter soda bottles
- Kitchen scissors and a grown-up
- Organic potting mix
- Seeds



What you do:

1. Add a little water to the potting mix to make sure it's damp and fill the pots almost to the top.
2. Plant a couple of seeds in each pot. Plant them about half a centimeter deep. Add more water carefully so you don't disturb the seeds.
3. Get your grown-up to use a pair of kitchen scissors to cut the whole top off the bottles (see picture).
4. Turn the bottom half of the bottles upside down over the top of the pots. Your seeds and seedlings will now have their own little greenhouse.
5. Put your greenhouse in a warm, brightly lit area, but not in full sun. Add water if the soil starts to dry out. Put a saucer under the pots to catch the drips but don't let the pots sit in water.
6. When you see two healthy leaves, remove the bottles and put your pots outside, first in a brightly lit area and gradually move them to a sunny spot.
7. Pick the healthiest seedling and very gently pull the other ones out.
8. When the plants look strong and sturdy, transplant them into the garden (or into bigger pots.)
9. Enjoy your delicious home-grown veggies!



Board of Directors

- William B. Wagoner *Chairman*
- Perry Rothwell *Vice Chairman*
- Gene W. Townsend *Treasurer*
- Robert A. Clements *Secretary*
- B. Michael Legg
- Bob Simmons
- Donald French
- Anne Marum
- Patricia Robrecht
- CMDCM(AW/SW) John Stigler *Liaison*
- Barbara Horn *President/CEO*

Headquarters Office & Financial Services

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Lexington Park, MD 20653
301-863-7071 or 800-201-1647
301-863-0137 (Fax)

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Patuxent River Office

Building 3144, NAS
Patuxent River, MD 20670
301-863-0005 • 301-863-7181(Fax)

Lexington Park Office

21748 Three Notch Road
Lexington Park, MD 20653
301-863-7027 • 301-863-6653(Fax)

Leonardtown Office

25910 Point Lookout Road
Leonardtown, MD 20650
301-863-0042 • 301-863-0020(Fax)

Prince Frederick Office

Prince Frederick Center
36 S. Solomons Island Road
Prince Frederick, MD 20678
410-414-3086 • 410-414-3229(Fax)

Charlotte Hall Office

30330 Three Notch Road
Charlotte Hall, MD 20622
301-884-4074 • 301-884-4243(Fax)

ATM Locations

- Headquarters • Lexington Park
- Leonardtown • Prince Frederick
- Charlotte Hall
- Solomons Annex Rec. Center
- Webster Field #8009*
- Ridge Market
- ADF Bingo Hall, Mechanicsville
- Lexington Park, Esperanza Lanes*

Patuxent River, NAS

- North & South Engineering Buildings
- NAVAIR IPT Building
- Building #2805*
- Navy Exchange / NEX Gas Station*
- Commissary

- Subway
- BOQ*
- Mobile ATM available*

*Withdrawals only

Teller24

301-863-0057 • 800-444-6119

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Newsletter Editors:

Lisa Shender • Linda Knott



AMERICA'S
CREDIT
UNIONS™



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The Statistics

As of December 31, 2009

Loans\$158,705,279
Assets\$302,881,118
Shares\$267,795,418
Members29,370

