

# CEDAR POINT FEDERAL CREDIT UNION

*"The One Place To Go"*

# Communicator

*Spring 2011*

## *Pre-approve Your Way to a Better Car Deal*

Before you set foot on the car lot, get pre-approved for an auto loan at Cedar Point Federal Credit Union. Getting pre-approved for a car loan means you'll know what kind of rate you'll pay, and what size loan you qualify for.

And right now, Cedar Point is offering a great rate. **Only 2.99% APR for 60 months!** Although some limitations apply, you can get this rate whether you're looking for a new or a pre-owned vehicle. You can find more great rates online at [www.cpfcu.com](http://www.cpfcu.com).

You can apply for your pre-approved car loan at any branch office or get started online, either on PCU, or you can download a Loanliner application, fill it out at home and bring it with you to save time.

If you have questions about how much car you can afford, or how financing works, a Cedar Point loan interviewer will be happy to help.

To apply for pre-approval, you'll need to show:

- Name and address
- Social Security number
- Driver's license number
- Employer information (name, hire date, gross income)
- Current housing information—monthly payment, time in current residence
- Debt obligations—current credit card debt, home association dues, auto insurance
- A current pay stub or proof of other income
- A personal reference



Once you're pre-approved, you'll receive a pre-approval letter that you can take car shopping, showing the amount you're approved for.

Getting pre-approved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call or stop in to and branch office today. We're here to help with all of your vehicle loan needs.

## *Inside this Issue*

### **Our New Phone System**

Calling us is easier than ever!

### **Full Family Membership**

Share the benefits of membership

### **Lessons over Lunch**

Free seminars from CPFS, Inc.

### **Insurance Products**

Brought to you by CPFS, Inc.

### **Thanks for all your years of service**

125 years of service to our members

### **kidscorner**

Easy bird feeders

# Calling us is easier than ever!

In early February, we switched to a new phone system that will make it much easier for you to reach your favorite member service representative. Now when you call 301-863-7071 or 800-201-1647 and dial "0" or stay on the line, your call will be directed to our updated phone queue. With this queue in place, calls will always be picked up in the order they were received. Representatives are ready to take your call, so you should not have to wait long to speak to someone.



If you would prefer to speak directly to someone at the branch office you normally visit, you can either dial them directly or use the new direct extensions:

Patuxent River Office	ext. 8207 or 301-863-0005
Leonardtown Office	ext. 8300 or 301-863-0042
Headquarters Office	ext. 8400 or 301-863-7071
Prince Frederick Office	ext. 8500 or 410-414-3086
Lexington Park Office	ext. 8600 or 301-863-7027
Charlotte Hall Office	ext. 8700 or 301-884-4074

If you already knew the 3-digit extension of the MSR you wish to speak to, it's easy to figure out the new extension. Simply take the old number, drop the first digit and substitute one of the following numbers:

Patuxent River.....82xx	Leonardtown .....83xx	Headquarters.....84xx
Prince Frederick .....85xx	Lexington Park .....86xx	Charlotte Hall .....87xx

For example, if you are used to calling your loan representative at the Headquarters Office at extension 207, you can now call 8407. If you always called your representative at the Lexington Park Office at extension 204, you can now reach her at extension 8604.

The new extensions are now published on Page 4 of your Communicator as well, so be sure to replace your list so you can contact our departments quickly and easily.

We thank you for your patience as we all get used to this new phone system.



Did you know that you can share the benefits of membership with your family?

Credit unions have a long history of satisfying members, consistently ranking higher than banks and thrifts in the annual American Banker/Gallup opinion poll.

If you're a satisfied member, why not share the credit union secret with your loved ones? Because you are a member at Cedar Point Federal Credit Union, your relatives also are welcome to join.

As members, your loved ones will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and excellent member service.

Share the credit union secret. Tell your loved ones about the advantages of membership at Cedar Point Federal Credit Union and encourage them to contact us.

# LESSONS over lunch

You are invited to bring your lunch. Drinks and snacks will be provided.

**The Basics of Estate Planning** - March 16 at 11:00 am  
*presented by Joann Wood  
 of Dugan, McKissick, Wood and Longmore, LLC*

**Retirement Planning Workshop** - April 20 at 11:00 am

**Federal Employee (FED) Benefits** - May 25 at 11:00 am

...and for our members who can't always get out at lunch...

**Retirement Planning Workshop** - April 21 at 6:00 pm

**The Basics of Estate Planning** - May 18 at 6:00 pm  
*presented by Joann Wood  
 of Dugan, McKissick, Wood and Longmore, LLC*

*All seminars are free and open to the public.*

Headquarters Office  
 22745 Maple Road, Lexington Park

Reservations are requested.  
 Please call Dora (ext 8427) or Michele (ext 8432)  
**301-863-7071**

Or sign up online at [www.cpfcu.com](http://www.cpfcu.com)

## 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](http://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](http://www.cpfcu.com).



The Benefits Plus Security center is free for our members who participate in 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.

# Thanks!

## April

**Owen Lewis**  
 ATM Manager  
 10 years

## May

**Aaron Chase**  
 Security Specialist  
 13 years

**Dora Carrick**  
 Member Service Representative  
 CPFS, Inc.  
 10 years

**Nathan Shoaf**  
 Network Administrator  
 5 years

## June

**Phyllis Buckler**  
 Mortgage Loan Manager  
 19 years

**Denette Slade**  
 Member Service Representative  
 16 years

**Shelly Johnson**  
 Accounts Payable  
 15 years

**Gina Fenwick**  
 Member Service Representative  
 14 years

**Wilma Corpus**  
 Member Service Representative  
 12 years

**Carole Matthews**  
 Mortgage Loan Representative  
 11 years



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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## Easy Bird Feeders

Springtime is a great time to learn about the many different birds that live in your neighborhood! Make these easy bird feeders using different kinds of seeds and you can attract them to your back-yard.

Once the birds start to flock to your yard, you can take pictures and look them up online. You can find lots of information about how they live and the songs they sing.

*Remember to get permission from a grown-up to make a big mess before you start!  
For both projects you can use wax paper or newspaper to work on.  
Be careful to cover your entire work space!*

### Easy Bird Feeder

Cardboard toilet paper roll or paper towel roll

Honey

Something to spread the honey - a plastic knife works well

About 2 feet of yarn - bright colors are a great idea

Plate

Birdseed (use different kinds of seeds, but the smaller ones work better)

Thread the yarn through the center of the cardboard roll and place it on your table cover. Spread the honey all over the roll. Put the birdseed on a plate and roll the tube until it's completely covered. Tie a knot in the yarn, and hang on a tree or fence.

### Bagel Bird Feeder

Bagel

Something to spread the sticky stuff - a plastic knife works well

About 2 feet of yarn - bright colors are a great idea here too

Peanut butter or lard

Birdseed (use different kinds of seeds, but the smaller ones work better)

Cut the bagel in half (you might need a grown-up for this part). Spread the peanut butter or lard on the flat side. Put the birdseed on a plate and press the peanut buttered side of the bagel into the birdseed. Tie a string onto the bagel and hang in a tree. Use different seeds on each half.

Sit back and watch our feathered friends flock to your yard.



### Headquarters Office & Financial Services

22745 Maple Road  
Lexington Park, MD 20653  
301-863-7071 or 800-201-1647  
301-863-0137 (Fax)

ATM/Visa Debit Card	8411
Insurance/Investments	8427
IT Help	8402
Loans	8407
Mortgages	8408
Mortgage Rates	8490
MasterCard	8419
New Accounts	8422
Security	8452
Titles and Insurance	8401

### 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  
90 Auto Drive  
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

[www.cpfcu.com](http://www.cpfcu.com)  
[cpfcu@cpfcu.com](mailto:cpfcu@cpfcu.com)

### Newsletter Editors:

Lisa Shender • Linda Knott



AMERICA'S  
CREDIT  
UNIONS™



Printed on recycled paper

## The Statistics

As of December 2010

Loans	.....\$168,138,277
Assets	.....\$338,370,620
Shares	.....\$303,021,317
Members	.....30,585



## 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

Barbara Horn *President/CEO*