

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

Spring 2012

CPFCU Mobile Coming Spring 2012

Coming this Spring, Cedar Point Federal Credit Union will be introducing the next generation of smart access to your account. CPFCU Mobile is much more than the basics of balances and transfers. This powerful suite includes:

- SMS/text messaging
 - Receive text message alerts about events or account changes including low balance alerts.
- Support for mobile browsers
 - View account details and transfer money at the CPFCU Mobile website.
- Downloadable applications for your Android or iPhone
 - View account details and transfer money using our downloadable CPFCU Mobile App.
- Location services for branches and ATMs
 - Find branch and ATM locations - search by current location, zip code, address or category.
- Full integration with your account across the online and mobile channels
 - Switch seamlessly between PCU, the CPFCU Mobile website and your own CPFCU Mobile App.



When you enroll in the text interface you will receive a "short code" and other commands. Save this "short code" to your contacts list for easy access.



When you log in through the mobile browser the visual display will be optimized based on your device.



Or download our branded CPFCU Mobile App for Android or iPhone and access your account using your current PCU log in credentials.



Inside this Issue

Regulation D

What you need to know

User friendly car loans

1.99% apr for a limited time

GEICO Insurance

See what membership can do for you!

Cedar Point Financial Services, Inc.
presents Lessons over Lunch

Coming this Spring

A2A transfers and same day bill pay

Thank you for all your years of service

144 years of service to our members

the kids corner

April Fools Day





REGULATION D

WHAT YOU NEED TO KNOW

Reg. D is a government regulation which, among other things, defines transaction accounts and non-transaction accounts. Transaction accounts allow an unlimited number of transactions on the account (i.e. checking [share draft] accounts). Reg. D places limitations on non-transaction accounts (i.e. savings [share] accounts, money market accounts, etc.). Cedar Point has defined our share accounts* as non-transaction accounts.

The section of Reg. D which has caused the most confusion is the statement "a member is limited to six preauthorized or automatic withdrawals, telephone transfers, or transfers initiated by personal computer per month on non-transaction accounts." The regulation also states no more than three of the six can be by draft, debit card or similar order payable to a third party.

Transactions counted against Reg. D limits:

- Transfers from share account* using PCU
- Transfers from share account* using Teller24
- Transfers from share account* made by calling a Member Service Representative (MSR)
- Any transaction which overdraws your share draft account causing us to use overdraft protection transfers from your share account*
- ACH[†] withdrawals from your share account*

Transactions not counted against Reg. D limits:

- Transaction by mail
- Transaction at an ATM
- Transaction at any of our branch offices
- Any deposit at any time

An easy way to remember:

A Reg. D transaction is a withdrawal from a savings account you could complete without leaving home.

How can I avoid exceeding Reg. D limits?

- Recurring electronic payments can be made from your checking account, which is a transactional account and not subject to Reg.D limitations
- Make sure you keep sufficient funds in your checking account to avoid overdraft transfers
- Open an overdraft line of credit to protect yourself instead of using overdraft transfers
- Make your transfers at a Cedar Point ATM or branch office

You can check how many Reg. D transactions you have available at any time.

Contact a member service representative,

or go to www.cpfcu.com/AboutUs/LearnMore/RegD.html

For more details see your Share Account Rate and Fee Schedule.

* Share accounts are defined as non-transactional accounts and include suffixes 0, 3, 5, and 10-19

** See your Overdraft Privilege Policy for details † Automated Clearing House



Looking for a more user friendly car?

Get a more user friendly car loan!

1.99% apr

36-72 months*

Available for limited time only • Limitations apply

*Approximate Term - Payments are based on time frame stated. Actual loan repayment schedule may vary based on repayment schedule. No prepayment penalties apply.

Call 800-368-2734
or visit www.cpfcu.com
for a free rate quote
and see what
credit union membership
can do for you!





Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

presents

LESSONS over lunch EVENING SESSIONS

*Seminars are free and open to the public
Drinks and snacks will be provided*

Tuesday, April 17, 2012

6:00 pm

**Federal Employee (FED) Benefits presented by
Colleen Blundell**

Chartered Federal Employee Benefit Consultant



Wednesday, May 16, 2012

6:00 pm

**Estate Planning presented by
Joann Wood**

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

Thank you!
for all your years of service

April

Owen Lewis

ATM Manager
11 years

Debi Geary

Member Service Representative
5 years

Andrea Long

Visa Debit Card Representative
5 years

May

Aaron Chase

Security Specialist
14 years

Dora Carrick

Member Service Representative
CPFS, Inc.
11 years

Nathan Shoaf

Network Administrator
6 years

June

Phyllis Buckler

Mortgage Loan Manager
20 years

Denette Slade

Member Service Representative
17 years

Shelly Johnson

Accounts Payable
16 years

Gina Fenwick

Operations Manager
15 years

Wilma Corpus

Member Service Representative
13 years

Carole Matthews

Mortgage Loan Representative
12 years

Coming this Spring to PCUPay!

Account-To-Account (A2A) Transfers

A2A Transfers is a new feature that enables you to transfer funds out of your Cedar Point account and into your accounts at other U.S. financial institutions electronically. When elected, funds may be deposited in the receiving account as early as the next business day.

Same-Day Bill Payment

Same-Day Bill Payments is a new feature that allows you to expedite payments to a large list of billers across the nation. This service is similar to those typically available only at biller direct sites.

Before using these new services please take a moment to read the updated terms and conditions associated with them. Our goal is that these new features will further enhance your bill pay experience. If you have any questions regarding this new service please contact Customer Care Monday – Saturday, 7am to 1am at 1-800-877-8021.



April Fools Day

No one is really sure how April Fools Day got started, but most scholars (now, there's a fun job) think it started around 1582 in France when the Catholic Church (which was in charge of those kinds of things back then), under the instructions of King Charles IX, changed the calendar to the one we use today. The new calendar was called the Gregorian calendar. When the Gregorian calendar was introduced, the celebration of the new year was moved from March 25 - April 1 (new year's week) to January 1.

They didn't have email and texting in those days so some people didn't find out about the change until years later. Other people didn't like the idea and refused to follow the new rules, so they continued to celebrate on April 1.

The people who didn't follow the new rules were made fun of and even bullied. They were called "fools", and people would send them on "fool errands," giving them invitations to parties that weren't happening, and other practical jokes. These "fools" were also called "poisson d'avril" or "April fish" because a young fish is easily caught. One of the tricks that people would play was to hook a paper fish on their back.

Over time, the tradition spread to Britain, Scotland and America. Each country celebrates this fun holiday in its own way.

In Scotland April Fool's Day is called Taily Day and a lot of the jokes are about buttocks. This is where the "Kick Me" sign started.

In England it's bad luck to play a practical joke on someone after noon.

Here are some fun pranks you can do!

Find an old bottle of nail polish. Unscrew the cap and set it sideways on a piece of waxed paper, letting the contents flow out into a puddle. When it dries completely, peel it off of the paper. Now you can put it anywhere and trick someone into thinking there is spilled nail polish.

Find a scrap of cloth. Place a dollar on the floor and stay nearby. When the victim comes by and bends down to pick up the dollar, rip the cloth loudly. Most people will reach back to see if they ripped their pants.

Glue a quarter or dollar coin to the floor or the ground in a busy place. Sit nearby and watch as people try to pick it up.



Headquarters Office & Financial Services

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Loans	8407
Mortgages	8408
Mortgage Rates	5409
MasterCard	8419
New Accounts	8422
Security	8452
Titles and Insurance	8404

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Charlotte Hall, MD 20622
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ATM Locations

Headquarters • Lexington Park
Leonardtown • Prince Frederick
Charlotte Hall
Solomons Annex Rec. Center
Webster Field #8009*
Ridge Market • Callaway Village
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

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AMERICA'S
CREDIT
UNIONS™



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The Statistics

As of January 2012

Loans\$180,604,448
Assets\$368,674,221
Shares\$331,657,040
Members32,275



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