

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

Spring 2015

Meet Our Board of Directors

The Cedar Point Federal Credit Union Board of Directors is made up of qualified, volunteer credit union members elected each year at our Annual Meeting. Members of our Board help shape the future of your credit union. We have a long and productive history, built on the efforts of capable and forward-thinking leaders who have served on the Cedar Point Federal Credit Union Board of Directors through our history.



William B. Wagoner
Chairman
First Elected in 1970



Perry Rothwell
Vice Chairman
First Elected in 1978



Gene W. Townsend
Treasurer
First Elected in 1987



Robert A. Clements
Secretary
First Elected in 1986



B. Michael Legg
Director
First Elected in 1994



Robert Simmons
Director
First Elected in 1995



Anne Marum
Director
First Elected in 2000



Patricia Robrecht
Director
First Elected in 2004



Dr. Bob Schaller
Director
First Elected in 2013

COMMUNITY SHRED DAY

May 16, 2015

9:00 am - 2:00 pm

Headquarters Office
Maple Road, Lexington Park

Bring your box of outdated financial records to Cedar Point and dispose of them safely.

Lobby will be open regular hours
8:30 am to 12 noon

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Thank you for 159 years of service!

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A Brand New Website!

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Electronic Is Eco-Friendly

As you manage your money, using online technology gives the environment some needed help—and helps you save time and the money you're managing. It may not seem significant, but when you look at the number of financial transactions you make each month, multiplied by the number of people doing the same thing ... it adds up.

When you need a loan, if driving to Cedar Point Federal Credit Union isn't convenient, consider searching our rates online and applying via our Web site at www.cpfcu.com. Applying online saves time as well as gasoline.

Opt to receive e-statements via e-mail each month, instead of mailed paper statements. Use Personal Credit Union (PCU) to check balances and transfer funds between accounts.

You can sign up for PCU online if you have a Cedar Point ATM or Debit card. If you don't have a card, you can download the Access Application from our website, or pick one up at any branch office. Once you have access to your account online, you can choose to receive e-statement notices by going to Your Preferences/eStatement selection. Please be sure to provide a current email address. You will receive an email notice on the first business day of each month letting you know your statement is available for download. You will also receive a link to your online Communicator and other timely or interesting information.

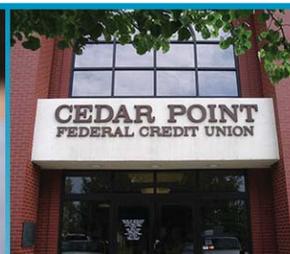
And when you pay bills, use PCUPay, our free and unlimited bill pay service for personal accounts. PCUPay also gives you access to account to account (A2A) transfers, and popmoney. There is a small fee (\$.50 per transaction) associated with these two services. With PCU and PCUPay, you can receive ebills for many of the businesses you deal with, and set your account to pay your recurring bills automatically each month.

Since we only have one planet earth, we all benefit from making eco-friendly choices. If you're not using electronic services, check out what's offered. Oh, and use our Web site to check. If you're unsure how to use the Web site call 301-863-7071. Our member service representatives will be happy to walk you through it—you can set up most electronic services with just a few button clicks.

Go to www.cpfcu.com to learn more!

**WE HAVE
MONEY
TO LEND!**

**Personal
Vehicle
Vacation
Property
Home
Business
Any Reason at all!**



22745 Maple Road
Lexington Park, MD 20653

Tel: 301-863-7071 | Toll Free: 800-201-1647
Email: cpfcu@cpfcu.com

Routing and Transit Number: 255077736

[Home](#) [Accounts](#) [Services](#) [Resources](#) [CPFS, Inc.](#) [About Us](#)

COMING SOON
A Brand New Website!

Sometime in the next few months you will see a brand new look to our web site. This new site will still contain all the same information, but with simpler navigation, and tablet and mobile sites so you can easily find what you need, no matter how you like to access the internet.

You will still find us at www.cpfcu.com, so visit often!



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

Retirement Planning
March 18, 2015

Social Security
April 15, 2015

Paying/Saving for College
May 13, 2015

Estate Planning Basics presented by Joann Wood
The Law Office of Joann M. Wood, LLC
June 10, 2015

*All seminars begin at 6:00 pm, are free and open to the public,
and are presented by Colleen Blundell of CPFS, Inc.
unless otherwise noted*

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

Securities and Investment Advisory Services offered through registered representatives of Honor, Townsend, & Kent, Inc. (HTK), Registered Investment Advisor, Member FINRA/SIPC, 4 North Park Drive, Suite 400, 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 independent of 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.

*Thank you for all
your years of service!*

April

Owen Lewis
Branch Manager
Lexington Park Office
14 years

Debi Melendez
Member Service
Representative
8 years

May

Aaron Chase
Security Specialist
17 years

Dora Carrick
Member Service
Representative
CPFS, Inc.
14 years

Nathan Shoaf
Network
Administrator
9 years

BJ Sievers
Chief Information
Officer
7 years

June

Phyllis Buckler
Mortgage Supervisor
23 years

Denette Slade
Asst. Branch Manager
Patuxent River Office
20 years

Shelly Johnson
Staff Accountant
19 years

Carole Matthews
Mortgage Loan
Representative
15 years

Agnes Pope
Teller
7 years

Todd Farr
Systems
Administrator
6 years

Prime Time for Financial Planning?

Many of us assume that the services of a financial adviser are most appropriate for people who have more money than they know what to do with, and those who can't make it from one paycheck to the next.

But say you stand somewhere in between. You meet all your expenses, you have your debts under control, and you've set aside a cash reserve that would carry you through several months should a financial emergency arise. Beyond that, you have additional money that you've begun to invest to build your financial future.

A financial advisor can evaluate your overall financial situation—your budget, savings, investments, retirement plans, estate planning and insurance—and recommend strategies that will help you reach your financial goals.

To decide if seeing a financial advisor would be a wise move for you, Sharon Danes, a professor and family economist at the University of Minnesota, St. Paul, suggests asking yourself seven questions:

- Am I confident about making financial decisions?
- Am I knowledgeable enough to begin my own long-range financial planning?

- Do I know enough about my investment options to work effectively toward my short-term and long-term objectives?
- Do I expect my present income and investment approach to provide for my retirement years?
- Am I comfortable with my level of debt?
- Is my household income less than \$50,000 a year?
- Do I have enough time and knowledge to devote to analyzing my family's financial situation?

If you answered "no" to any of the above, you may be a candidate for professional financial advisor advice, Danes says.

Even if you do use a financial advisor, you still need to stay on top of what's going on with your finances. Be sure you understand the advisor's advice. Ask questions.

It's wise to check the education, experience, and credentials of any financial advisor you decide to hire.

Cedar Point Financial Services, Inc. can provide the assistance you need. Our Registered Representatives are qualified to guide you and answer all your questions. Call Dora (ext. 8427) or Michele (ext. 8432) to make an appointment today!



Pledge to Plant Earth Day 2015

"When you take something from the Earth you must put something back."

Earth Day 2015 will be a global "give back to Earth" event. The goal is to plant one billion seeds/trees. Please plant something that will live and thrive, year after year. If it's still too cold to plant on April 22nd, you can start growing a plant indoors or promise to plant your tree as soon as it gets warm enough. If you live in an apartment, you can plant something in a container, or ask your teacher if your whole class can get involved!

If you want to be part of this event - imagine a billion people around the world planting on the same day - you can find more information here:

<http://forestnation.com/earth-day-tree-planting/>*

Plant the Right Way

- Dig a hole twice as wide as the root ball and slightly shallower than the root ball.
- Make sure the sides of the hole are rough.
- Remove the container carefully so you don't damage the tree.
- Separate the roots and check the root ball for circling roots.
- Don't bury the trunk.
- Make sure it's upright.
- Pack the soil. Don't wait until the planting is finished; press down every few shovels of soil.
- Water! You'll need to water your tree thoroughly after planting with about 15 gallons of water. And remember to keep it moist, especially in the hot summer!
- Stake the tree loosely for protection or support if needed. Use only soft, pliable tree ties. Wires could cut the bark and damage the young tree.
- Cover the entire planting area with a 3 to 4-inch layer of mulch, but keep it two inches from the base of the trunk.

*Cedar Point is not responsible for the content or update of this alternate site. The privacy and security policies may differ from those practiced by Cedar Point. If you want to register your planting, you can tell them just your first name and ask them not to publish it. That will help keep you safe.



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
Loans	8407
Mortgages	8408
Mortgage Rates	5409
MasterCard	8419
New Accounts	8422
Security	8452
Titles and Insurance	8439

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

40885 Merchants Lane Unit 19
Leonardtown, MD 20650
301-475-0179 • 301-475-0410(Fax)

Prince Frederick Office

90 Auto Drive
Prince Frederick, MD 20678
410-414-3086 • 410-414-7491(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* • Callaway Village
ADF Bingo Hall, Mechanicsville*

Patuxent River, NAS

N* & S Engineering Buildings
NAVAIR IPT Building
Building #2805* • Hangar 301*
Navy Exchange / NEX Gas Station*
Commissary
Subway
BOQ*
Mobile ATM available*
*Withdrawals only

Teller24

301-863-0057 • 800-444-6119

www.cpfcu.com
cpfcu@cpfcu.com

Newsletter Editors:

Lisa Shender • Linda Knott

The Statistics

As of December 2014

Loans	\$188,381,005
Assets	\$416,870,079
Shares	\$375,411,043
Members	42,414



Federally Insured by NCUA

Board of Directors

- William B. Wagoner *Chairman*
Perry Rothwell *Vice Chairman*
Gene W. Townsend *Treasurer*
Robert A. Clements *Secretary*
Patricia Robrecht *Supervisory Chair*
B. Michael Legg
Bob Simmons
Anne Marum
Bob Schaller
Barbara Horn *President/CEO*



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