

Communicator

Spring 2017

TODAY IS THE DAY
— YOU —
**INSPIRE US
TO GREATNESS**

Our slogan contest was a great success! We had a lot of fun, and so did our members on facebook. Here are some of the stats we got from facebook showing just how many people we reached

People Entered	46
Slogans Submitted	171
Total Reach	6276
Views (whole video)	2180
Shares	46
Likes	33
Page Likes	412
Learn More clicks	55

And the winner is...

Gary Waller

"Your Southern Maryland Community Credit Union"

Thank you to everyone who entered. We got some really great ideas, and we will be using many of them in the future.

***Be sure to like us on facebook and stay tuned for our next contest
Earth Day Photo Contest - April 1 - 22***

The winner will be chosen on Earth Day, April 22

COMMUNITY SHRED DAY

May 20, 2017

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Bring your box of outdated financial records to Cedar Point and dispose of them safely.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

Inside this Issue

Regulation D
What you need to know

Thank you!
for 159 years of service

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REGULATION D

WHAT YOU NEED TO KNOW

Regulation D (Reg. D) is a government regulation which, among other things, defines transactional and non-transactional accounts. Transactional accounts allow an unlimited number of transactions on the account (i.e. checking [share draft] accounts). Reg. D places limitations on non-transactional accounts (i.e. savings [share] accounts, money market accounts, etc.). Cedar Point has defined our share accounts* as non-transactional 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 share draft account, which is a transactional account and not subject to Reg. D limitations
- Make sure you keep sufficient funds in your share draft account to avoid overdraft transfers
- Open an overdraft line of credit 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.

For more details see your Share Account Rate and Fee Schedule or download www.cpfcu.com/assets/reg-d.pdf

* Share accounts are defined as non-transactional accounts and include suffixes 0, 1, 3, 5, and 10-19

[†] Automated Clearing House

Thank you!
for all your years of service

April

Owen Lewis

Branch Manager, Lexington Park
16 years

Debi Melendez

Back Office MSR Supervisor
10 years

May

Aaron Chase

Security Specialist
19 years

Dora Carrick

MSR, CPFS, Inc.
16 years

Nathan Shoaf

Network Administrator
11 years

BJ Sievers

Chief Information Officer
9 years

Angela Swann

MSR, Charlotte Hall
5 years

Donald Holt

IT Help Desk
5 years

June

Denette Slade

Asst. Branch Manager, Patuxent River
22 years

Shelly Johnson

Staff Accountant
21 years

Carole Matthews

Mortgage Loan Representative
17 years

Todd Farr

Systems Administrator
8 years

All seminars are free and open to the public

Wednesday, April 12, 2017

6:00 pm

Paying for College

presented by Colleen Blundell
Cedar Point Financial Services, Inc.

Wednesday, May 17, 2017

THIS SESSION IS FULL
Call today to get on the waiting list.
Seats go fast!

Estate Planning

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

Headquarters Office
22745 Maple Road, Lexington Park

Reserve your seat today!
301-863-7071 ext. 8463
or email cpfs@cpfcu.com

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Your Life Goals Are Our Life Goals

If there's ever a time that "millennials" need cooperatives, it's now.

The last ten years have been transformational for this generation of young adults. Younger millennials just graduating college likely saw their parents lose jobs, benefits and pensions while bank executives lost nothing. According to a study by Filene Research Institute, millennials make about as much (rather, as little) as previous generations, but factor in the average student loan debt of \$27,000 and that take home pay is quickly eaten up.

Despite that, millennials are principled and they maintain an optimistic outlook about their financial future. And life goals and financial goals are entwined. If you're looking to firm up yours, a credit union—which is a not-for-profit financial cooperative that offers the same services as a bank—is a smarter choice.

Here are some ways Cedar Point can help you achieve your life goals.

If you value affordable membership, Cedar Point is for you.

When you opened your first bank account, did you have to deposit some ridiculous amount of money or risk getting hit with a monthly fee? At Cedar Point, you only have to deposit a minimum of \$25. That money is a "share" in the credit union instead of money that's invested in high risk securities.

If you value education, training and information, a credit union is DEFINITELY for you.

Credit unions are the only financial institution with education as one of their foundational principles. Cedar Point offers seminars for buying a house, saving for college and retirement and estate planning.

A credit union, with its not-for-profit values, can help you affect change in your community and life. Whether it's an auto loan, mortgage, small business loan or credit card, they are simply a smarter choice. Set big goals. Cedar Point Federal Credit Union can help you achieve them.



Protect Your Passwords and Your Information

Keeping your passwords safe and secure is the best way to keep your information from being seen and used by others. Here are some solutions to password security issues:

- Create different passwords for different accounts. Using the same password for all your accounts makes it much easier for a hacker to access your information.
- Use uncommon passwords. There are plenty of options on the keyboard to beef up your p@\$\$w0rd, such as using UPPERCASE and lowercase letters and adding \$ymb0ls or numera1s.
- Do not use names. A hacker will use names first, so select a random word and add symbols to make it safe.
- Hide passwords. If you are the type who keeps track of all your passwords, list them in a document with a unique name so no one knows what is inside.
- Keep an up-to-date e-mail address. If you forget your password, having a secure location to send password reset e-mails will keep your information safe.





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 when the last frost is passed, 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!



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	8421
Insurance/Investments	8463
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

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The Statistics

As of January 2017

Loans\$193,872,241
Assets\$447,620,953
Shares\$402,302,265
Members42,679



Federally Insured by NCUA

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Perry Rothwell *Vice Chairman*
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