

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"



Communicator

Summer 2012

WE'RE GETTING READY!

Our Leonardtown Office will be moving to Merchant's Lane.

We have begun the process of building a brand new state of the art facility for our members who use our Leonardtown Office. This new office will include the features our member want the most, including:

- Easier entrance and exit** - No more waiting for Route 5 traffic. No more "hold your breath and hit the accelerator" exits.
- Three drive-thru lanes** - Sometimes you just can't get out of your car, especially with kids and dogs in tow.
- Drive up ATM service** - Now when you need cash late at night you won't have to park your car and get out.
- Same wonderful service** - Mary (and Mary and Mary) and Vickie and Cheryl and all your favorite tellers will be moving too.

We are very excited to be able to provide these services to our Leonardtown members. Watch your Communicator and our website for more information as it becomes available.



Drawings are artist's renderings only. The exact details of the final construction may vary from these images.

Inside this Issue

Thank you for all your years of service
299 combined years of service!

Cedar Point Federal Credit Union Scholarship
The winners

Cedar Point Financial Services, Inc.
Lessons over Lunch Fall Schedule

Single Saving for Retirement
Important steps you can take to prepare

Insurance Services offered by Cedar Point
GEICO • Aflac • USBA

the kids corner
Find the Hidden Money

Thank you for all your years of service!

July

Thanh Nguyen
Teller
19 years

Colleen Blundell
Vice President
Investment/Business Services
18 years

Tina McKay
Financial Analyst
17 years

Kathy Sobolewski
Teller
11 years

Karin Kless
Teller
9 years

August

Mary Simmons
Branch Manager
Leonardtown Office
28 years

Kathy Lasley
Business Loan Manager
26 years

Marie Butler
Member Service Representative
25 years

Wes Carter
Senior Computer Operator
14 years

Mai Cook
Teller
12 years

Luvina Lacey
Debt Recovery Specialist
9 years

Marilou Dela Cruz
Teller
7 years

Cheryl Morgan
Member Service Representative
7 years

Donnell Corbin
ATM Clerk
6 years

Catherine Barr
Member Service Representative
5 years

September

Sherrie Horn
Branch Manager
Patuxent River Office
23 years

Katy White
Vice President
Human Resources
18 years

Laurie Langford
Cash Management/EFT Specialist
17 years

Chanell Carver
Senior Visa Debit Card Representative
15 years

Fran Taylor
Assistant Branch Manager
Patuxent River Office
7 years

Wayne Carter
ATM Clerk
6 years



Frank E. Gorely Scholarship
Sangeeta Sarkar
Leonardtown High School

CPFCU/GEICO Scholarship
Molly Tracy
Great Mills High School

CPFS, Inc. Scholarship
Emily Allen
Huntingtown High School

Congratulations to the entire Class of 2012!



On June 10, 2012 we upgraded the ZashPay® personal payments service in PCUPay. This upgrade combines the best features of ZashPay with the Popmoney® personal payment service to bring you even more features than you have today. If you have used ZashPay, your existing profile will be upgraded automatically.

Popmoney, the industry leading person-to-person payment service, features a large national payments network and is easier to use than your current service. You'll also be able to enjoy new features such as eGreetings, which make sending money to friends and family fun.

In addition, you will be able to import contacts from popular email services, access your profile information from a centralized "To Do List," set up future-dated and recurring payments, add multiple email addresses for a contact, and more.

You can access Popmoney® through PCUPay, our free, unlimited online bill paying service. You must have a checking account to use this service. Cedar Point will be charging a fee of 50 cents per transaction to cover our costs.

You can learn more on our popmoney FAQ page at <http://tiny.cc/3wcjfw>.



Answers to the kids corner puzzle





Cedar Point Financial Services, Inc.
A wholly owned subsidiary of Cedar Point Federal Credit Union

presents

LESSONS
over *lunch*

Thursday, September 20, 2012
6:00 pm

Federal Employee (FED) Benefits Seminar
Evening Session presented by
Colleen Blundell

Chartered Federal Employee Benefit Consultant



Tuesday, October 16, 2012
11:00 am

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

Retirement Planning Workshop

Thursday, November 15, 2012
6:00 pm

Estate Planning Basics
Evening Session presented by
Joann Wood

The Law Office of Joann M. Wood, 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

Securities and Investment Advisory Services offered through registered representatives of 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.

Life, Health and Disability insurance is provided by Capital Financial Partners LLC (CFP). Insurance coverage is Not a Deposit, Not Guaranteed by the Credit Union, Not Insured by Any Federal Government Agency, and Not NCUA Insured.

Single Saving for Retirement

The single life has benefits, but a new survey reveals that retirement readiness may not be one of them.

The 2011 Charles Schwab Retirement Survey reports that only 67% of singles are already saving for retirement, compared with 85% of married people.

In addition, 57% of singles and 65% of married people say that not having a spouse's additional income and investments as a safety net could be a challenge. Forty-seven percent of singles and 58% of married people say not having a spouse to rely on for health insurance or long-term care could also be challenging.

It may be challenging, but singles can take important steps to prepare for retirement:

- Contribute at least enough to your 401(k) plan to meet your employer's match. If you don't have access to a 401(k), a traditional or Roth IRA (individual retirement account) is an excellent savings vehicle. The advisers at Cedar Point Federal Credit Union can help you decide which type of IRA is the best fit for your situation.
- Save at least three months of expenses in an easily accessible emergency fund at Cedar Point Federal Credit Union.
- Obtain disability and long-term care insurance now to ensure that future health problems won't disqualify you.
- Create a budget, monitor spending, and diligently set aside the money you need to fuel your savings.
- Start now: You won't do yourself any favors by putting off a savings plan. The professionals at Cedar Point Federal Credit Union and Cedar Point Financial Services, Inc. can help you craft and customize your strategy. Call or stop in today to get on track.



Call 800-368-2734
for a free rate quote
and see what credit union
membership can do for you!



Apply for Aflac's Cancer Insurance Policy
Call Karen Devine,
your independent Aflac agent, at
(301) 904-916.



Affordable Life Insurance for Active
Military, Veterans, Federal Employees,
Reserve & National Guard
and CPFUCU Members.

Can You Find the Hidden Money?

Some sneaky dollar signs (\$) and cent signs (¢) are hiding in this picture. Look closely--can you find and circle all of them (the magic number is 11)?



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

25910 Point Lookout Road
Leonardtown, MD 20650
301-863-0042 • 301-863-0020(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
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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Newsletter Editors:

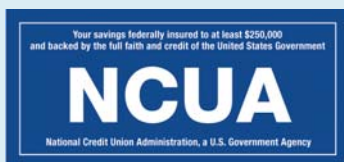
Lisa Shender • Linda Knott



The Statistics

As of April 2012

Loans\$184,401,594
Assets\$393,192,170
Shares\$356,052,961
Members32,859



Federally Insured by NCUA

Board of Directors

William B. Wagoner *Chairman*
Perry Rothwell *Vice Chairman*
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Robert A. Clements *Secretary*
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Bob Simmons
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