

CEDAR POINT FEDERAL CREDIT UNION

"The One Place To Go"

Communicator

Summer 2013

Welcome to our new Leonardtown Office!



40885 Merchants Lane Unit 19, Leonardtown, MD

(301) 475-0179 • (301) 475-0410 - fax

Our New Hours

Lobby

Mon - Fri 9:00 a.m. - 5:00 p.m. • Sat 8:30 a.m. - Noon

Drive-Thru

Mon - Thurs 7:00 a.m. - 6:00 p.m. • Fri 7:00 a.m. - 7:00 p.m. • Sat 8:30 a.m. - Noon

Inside this Issue

USE THE TUBE!

Regulation D - What you need to know

Lessons Over Lunch
Estate Planning Basics

Cedar Point Federal Credit Union Scholarship Winners

Thank you for 316 combined years of service!

the kids corner
Homemade Ice Cream in a Bag

USE THE TUBE!

Did you ever head for the drive thru lane to find a line next to the building is three or four deep but the lane next to it is empty? Next time this happens, instead of sitting in that line, burning gas, time, and patience, use the tube!

What is “the tube” anyway?

Technically, it’s a Pneumatic Tube Transport or PTT, a system in which a cylindrical container is propelled through a network of tubes by compressed air or by partial vacuum. At Cedar Point, this container goes straight to your teller.

How do I use it?

When you pull up to the tube transport you will see a plastic container sitting in the pipeline. If you are just making a deposit, take the container, open it up and place your deposit and your ID inside and press the “Send” button. If you wish to speak to the teller, press the “Call” button. This activates the speaker and you can speak directly to the teller without having to yell across the parking lot.

The teller will receive the tube at their station, perform your transaction, and return your receipt, your funds if you are making a withdrawal, and your ID. There is also a pen in the cylinder. Please sign the receipt and return the white copy. The yellow copy is yours to keep.

It’s that easy and you’re on your way while the third car in line at the window is still waiting!



REGULATION D - WHAT YOU NEED TO KNOW

Reg. D is a government regulation which, among other things, 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.

An easy way to remember:

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

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 an MSR
- 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

How can I avoid exceeding Reg. D limits?

- Make recurring electronic payments from your draft account
- 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

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

[†] Automated Clearing House

Thank you for all your years of service!

July

Thanh Nguyen
Teller
20 years

Colleen Blundell
Vice President
Investment/Business Services
19 years

Tina McKay
Financial Analyst
18 years

Kathy Sobolewski
Teller
12 years

Kelly Faul
Teller
5 years

August

Mary Simmons
Branch Manager
Leonardtown Office
29 years

Kathy Lasley
Business Loan Manager
27 years

Marie Butler
Member Service Rep
26 years

Wesley Carter
Senior Computer Operator
15 years

Mai Cook
Teller
13 years

Luvina Lacey
Debt Recovery Specialist
10 years

Marilou Dela Cruz
Teller
8 years

Cheryl Morgan
Member Service Rep
8 years

September

Sherrie Horn
Branch Manager
Patuxent River Office
24 years

Katy White
Vice President
Human Resources
19 years

Laurie Langford
Cash Management
EFT Specialist
18 years

Chanell Carver
Senior Visa Debit Card
Representative
16 years

Fran Taylor
Assistant Branch Manager
Patuxent River Office
8 years

Wayne Carter
ATM Manager
6 years

Amanda Phifer
Member Service Rep
5 years



A series of free seminars
presented by

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

Wednesday, September 11, 2013
6:00 pm

Estate Planning Basics
presented by **Joann Wood**
The Law Office of Joann M. Wood, LLC

Thursday, September 26, 2013
6:00 pm

Financial Management

Wednesday, October 30, 2013
6:00 pm

FED Benefits

Thursday, November 21, 2013
6:00 pm

Retirement Planning

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.

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Frank E. Gorely Scholarship
John (Jack) Rawlinson
Leonardtown High School

CPFCU/GEICO Scholarship
Hannah Chi
Leonardtown High School

CPFS, Inc. Scholarship
Ronald Forster
Patuxent High School

Congratulations to the entire Class of 2013!



YOUR NEW PAYMENT ADDRESS IS
P.O Box 2711
Omaha, NE 68103-2711

Please be sure to update this information for all PCUPay, Electronic, or other payment services as well as mailed checks.

Your payment can also be made at any Cedar Point Office or by transfer on PCU!



HOMEMADE ICE CREAM IN A BAG

Forget that ice cream crank. Put away the electric ice cream machine. Just let everyone shake up his or her own pouch of soft serve!

What you need

- 2 tablespoons sugar
- 1 cup half and half or whole milk
- ½ teaspoon vanilla extract or any flavoring you like
Try fresh juice for a change of pace.
- ½ cup salt
Bigger granules are better. Rock salt works best, but table salt is fine.
- Ice - lightly crushed
Enough to fill each gallon-size bag about half full.
- 1 pint-size ziplock bag
- 1 gallon-size ziplock bag
- Gloves
- Your favorite toppings or just eat it straight from the bag!

What you do

Combine the sugar, half and half, and vanilla extract in the pint-size bag and seal it tightly.

Place the salt and ice in the gallon-size bag, then place the sealed smaller bag inside as well. Seal the larger bag. Now put on your gloves and shake the bags until the mixture hardens (usually about 5 to 10 minutes).

Take the smaller bag out of the larger one, add your toppings if you want, and eat the ice cream right out of the bag.

Easy cleanup too!



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*
Navy Exchange / NEX Gas Station*
Commissary
Subway
BOQ*
Mobile ATM available*
*Withdrawals only

Teller24

301-863-0057 • 800-444-6119

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cpfcu@cpfcu.com

Newsletter Editors:

Lisa Shender • Linda Knott

The Statistics

As of April 2013

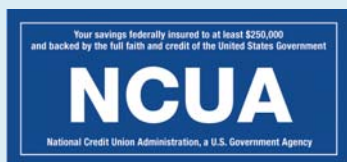
Loans	\$184,401,594
Assets	\$393,192,170
Shares	\$356,052,961
Members	32,859

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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