

# CEDAR POINT FEDERAL CREDIT UNION

*"The One Place To Go"*

# Communicator

*Winter 2010*

## *A Message from the President/CEO*

On behalf of Cedar Point Federal Credit Union's Board of Directors, Management and Staff, I would like to extend our best wishes for a Happy and Prosperous New Year.

Among our New Year resolutions, we have included our pledge to continue to grow in order to provide the very best service to you, our members. Last month we opened our newest office, in Charlotte Hall, in order to better serve our members in northern St. Mary's County and Charles County.

As we venture into a New Year, our thoughts turn to those who have made our continued growth and progress possible. We wish to express our appreciation for your goodwill and support. It is because of our members using the many services and products we have to offer, and because we have excellent staff to provide these services, that we can be so successful. To all, we sincerely thank you.

We look forward to 2010 and beyond to provide you with better financial products and services tailored to your needs, and delivered to you with the personal service you know and expect.

I wish the best of Health, Happiness and Prosperity and a Bright and Successful New Year.

Best Regards,

*Barbara Horn*

### *Inside this Issue*

**Join us**  
for your Annual Meeting.  
Don't miss it!

**TurboTax** ✓

Important Tax Reminder



**IMPORTANT NOTICE**

**Aflac**™

**BENEFITS**  
*Plus+*

EDUCATIONAL SEMINARS



Thank you for your many years of service to the members of Cedar Point Federal Credit Union  
**292 Years of Service!**

the kids corner  
Cedar Point Kids  
Love Santa!



**Join us**  
for your Annual Meeting.  
Don't miss it!

Please join us on **March 24, 2010 at 7:00 pm, at the J.T. Daugherty Conference Center** on Route 235 in Lexington Park for our 63rd Annual Meeting. This meeting is a wonderful opportunity for our members to learn about future plans, and ask questions of the Board of Directors and Staff.

The highlight of our Annual Meeting is the election of our Board of Directors for the coming year. Board members are elected for three years and all members of Cedar Point are eligible for nomination. If you are interested in becoming a candidate, or would like to nominate a fellow member, please submit your request to the Nominating Committee by Friday, February 19, 2010.

Nominations should include a personal resume including name, employment, position, and experience relative to the credit union as well as a statement signed by the nominee indicating a willingness to serve. Directors are required to attend board meetings and to be actively involved in planning for the future of Cedar Point Federal Credit Union.

Send your inquiries to:

Cedar Point Federal Credit Union  
Attn: Nominating Committee  
22745 Maple Road  
Lexington Park, MD 20653

## Save Time and Money on Tax Preparation with



Find out just how untaxing your taxes can be when you file your simple federal return with TurboTax Federal Free Edition.

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**Click on the TurboTax logo at [www.cpfcu.com](http://www.cpfcu.com) to get started!**

## Important Tax Reminder

If you request direct deposit for your tax refund please use only your six digit Cedar Point account number.\*

Additional information may delay the deposit.

If you have any questions about direct deposit please contact:

**Laurie Langford**, EFT/Fund Accountant  
301-863-7071 ext. 210  
[llangford@cpfcu.com](mailto:llangford@cpfcu.com)

\*Some of our long time members may have 4 or 5 digit account numbers.

## IMPORTANT NOTICE

Members are prohibited from engaging in unlawful Internet gambling or any other illegal activity. You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities.

We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.



**Aflac**™

### Apply for Aflac's Cancer Insurance Policy

Call Karen Devine,  
your independent  
Aflac agent, at  
(301) 475-1812 or  
(301) 904-9161  
or use the link on  
[www.cpfcu.com](http://www.cpfcu.com).

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**BENEFITS**  
*Plus*

## OUR NEWEST MERCHANTS

Woods Custom Home Improvement  
Park Hall, MD 20667  
240-925-0659  
10% discount

DB McMillan's Pub  
23215 Three Notch Road,  
California, MD 20619  
301-866-0777  
10% discount up to 6 persons  
(excluding alcohol)



# EDUCATIONAL SEMINARS

Winter 2010



## Tax Management Seminar\*

Wednesday, January 20, 2010 • 11:00 am  
 Workshop focus is to educate and illustrate tax management strategies.

## FED Benefits Seminar

Wednesday, February 17, 2010 • 11:00 am  
 Workshop focus is to discuss the benefits offered to Federal Civil Servants.



## The Basics of Estate Planning

Wednesday, March 17, 2010 • 11:00 am  
 Focus of the workshop is planning for and protecting your estate.

**Seminars are free and open to the public, but seating is limited.**

For more information or to reserve a seat call **301-863-7071** and ask for Dora (ex. 227) or Michele (ex. 232)  
 or visit us online at [www.cpfcu.com](http://www.cpfcu.com)

**Members are invited to bring their lunch - Drinks and desserts are provided**

*22745 Maple Road • Lexington Park, MD 20653*

\*This presentation is for educational purposes only and should not be considered specific investment or planning advice, which will only be provided on a personalized basis. Depending on individual circumstances, the strategies discussed in this presentation may not be appropriate for your situation. This presentation is based on the presenter's understanding of current laws, which are subject to change. Individual results may vary. HTK does not offer tax or legal advice.

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## Thank you for your many years of service to the members of Cedar Point Federal Credit Union

### JANUARY

**Linda Knott**

Executive Vice President  
29 years

**Laurel Ward**

Vice President, Compliance  
19 years

**Sherry Pickeral**

Mortgage Services Representative  
12 years

**Cori Kohlhepp**

Member Service Representative  
11 years

**Pat Brown**

Share Draft Accountant  
10 years

**Lalitha Ravindranath**

Visa Debit Card Manager  
10 years

**Mary Brumback**

Teller  
9 years

**Ben Cooper**

Teller  
6 years

**Mary Friess**

Member Service Representative  
5 years

### FEBRUARY

**Barbara Horn**

President/CEO  
35 years

**Wendy Carroll**

MasterCard Representative  
20 years

**Debbie Plummer**

Branch Manager, Lexington Park Office  
15 years

**Debbie McLendon**

Teller  
14 years

**Holly Babcock**

Member Service Representative  
13 years

**Kathleen Holtzclaw**

Branch Manager, Prince Frederick Office  
11 years

**Crystal Mills**

Accounting Member Service Representative  
9 years

**Carolyn Jackson**

Teller  
8 years

**Sherri DeBevoise**

Member Service Representative  
7 years

### MARCH

**Mary Insley**

Titles & Insurance Manager  
17 years

**Brenda Hammett**

Mortgage Services Representative  
12 years

**Shatoni Stout**

Member Service Representative  
7 years

**Annie Turner**

Debt Recovery Specialist  
7 years

**Brenda Raley**

Teller  
6 years



# Cedar Point Kids Love Santa!



## 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	211
Insurance/Investments	227
IT Help	202
Loans	207
Mortgages	208
Mortgage Rates	290
MasterCard	219
New Accounts	222
Security	252
Titles and Insurance	201

## 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

Prince Frederick Center  
36 S. Solomons Island Road  
Prince Frederick, MD 20678  
410-414-3086 • 410-414-3229(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  
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

301-863-0057 • 800-444-6119

www.cpfcu.com  
cpfcu@cpfcu.com

## Newsletter Editors:

Lisa Shender • Linda Knott

## The Statistics

As of October 31, 2009

Loans	.....\$158,381,317
Assets	.....\$303,407,912
Shares	.....\$266,969,453
Members	.....29,232

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## Board of Directors

William B. Wagoner *Chairman*  
Perry Rothwell *Vice Chairman*  
Gene W. Townsend *Treasurer*  
Robert A. Clements *Secretary*

B. Michael Legg  
Bob Simmons  
Donald French  
Anne Marum  
Patricia Robrecht

CMDCM(AW/SW) John Stigler *Liaison*  
Barbara Horn *President/CEO*



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