

# CEDAR POINT FEDERAL CREDIT UNION

*"The One Place To Go"*

# Communicator

Winter 2012

## *A Message from Barbara Horn, President/CEO*

It's hard to believe another year has ended and a new year has descended upon us. As we venture into a New Year, our thoughts turn to those who have made our progress possible:

- **Our Membership**

You are the very foundation of our success. You support Cedar Point throughout the entire year by using all our services and products which are tailored to your needs. Cedar Point is "the One Place to go" for all your financial needs, and our policy is truly to provide the resources our membership deserves....only the best.

- **Your Board of Directors**

They contribute their time, energy and knowledge without compensation to set credit union policy and make the decisions for all the fine services we provide.

- **Our Wonderful Staff**

They pride themselves on supplying fast, efficient and courteous service to our members. I would like to thank each and every one for their hard work, dedication and loyalty to Cedar Point Federal Credit Union.

We continue to grow and prosper because of the Membership, Board of Directors, and Staff, so on behalf of the Board of Directors and Staff we wish everyone a happy and prosperous 2012!

*Barbara Horn*

## *Inside this Issue*

**66th Annual Meeting**  
March 28, 2012 at 7:00 pm

**Thank you for all your years of service!**  
322 years of service to our members

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

**Lessons over Lunch**

**Turbo Tax**

**Important Tax Reminder**

**A busy day for Santa!**

## *Bye Bye Bonds*

*As of January 1, 2012, US Savings Bonds will no longer be sold over-the-counter at financial institutions.*

Those currently holding paper savings bonds can continue to redeem them at financial institutions. Bonds, which have not matured, but were lost, stolen or destroyed, can be reissued in paper or electronic form.

You can find links to more information about this change on our website at [www.cpfcu.com](http://www.cpfcu.com).



## **66th Annual Meeting**

**March 28, 2012 at 7:00 pm**

### **Bay District Fire House Social Hall in Lexington Park**

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 17, 2012.

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

## ***Thank you for all your years of service!***

### **January**

#### **Linda Knott**

Executive Vice President  
31 years

#### **Laurel Ward**

Vice President, Compliance  
21 years

#### **Sherry Pickeral**

MSR, Mortgages  
14 years

#### **Cori Kohlhepp**

Asst. Manager, Prince Frederick  
13 years

#### **Pat Brown**

Share Draft Specialist  
12 years

#### **Mary Brumback**

Teller, Leonardtown  
11 years

#### **Ben Cooper**

Asst. Manager, Charlotte Hall  
8 years

#### **Mary Friess**

MSR, Leonardtown  
7 years

#### **Aurora Simmons**

Teller Manager  
5 years

#### **Tracy Long**

Teller, Charlotte Hall  
5 years

### **February**

#### **Barbara Horn**

President/CEO  
37 years

#### **Wendy Carroll**

MSR, MasterCard  
22 years

#### **Debbie Plummer**

Branch Manager, Lexington Park  
17 years

#### **Debbie McLendon**

Teller, Lexington Park  
16 years

#### **Holly Babcock**

MSR, Headquarters  
15 years

#### **Kathleen Holtzclaw**

Branch Manager, Prince Frederick  
13 years

#### **Crystal Mills**

MSR, Accounting  
11 years

#### **Carolyn Jackson**

Teller, Lexington Park  
10 years

#### **Sherri DeBevoise**

MSR, Headquarters  
9 years

#### **Brittany Saylor**

MSR, Lexington Park  
6 years

#### **Nita Catlett**

Teller, Prince Frederick  
5 years

### **March**

#### **Brenda Hammett**

MSR, Mortgages  
14 years

#### **Shatoni Nesbitt**

MSR, Headquarters  
9 years

#### **Annie Turner**

Debt Recovery Manager  
9 years

#### **Brenda Raley**

Teller, Lexington Park  
8 years

#### **Evie Bahl**

Debt Recovery Specialist  
5 years





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

Cedar Point Financial Services, Inc. is a full-service financial firm committed to helping people pursue their financial goals. They offer a wide range of financial products and services to individuals and business owners to aid them in executing a sound financial program.

- › Tax Strategies
- › Investment Management
- › Retirement Strategies
- › Estate Conservation
- › Educational Seminars
- › Merchant Services
- › Insurance and Annuity Products

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

**LESSONS**  
over *lunch*

**Seminars are free and open to the public.  
You are invited to bring your lunch or dinner.  
Drinks and snacks will be provided.**

**Estate Planning presented by Joann Wood**

Thursday, January 19, 2012  
11:00 am

**Tax Strategies**

Thursday, February 16, 2012  
11:00 am

**Retirement Planning**

Thursday, March 22, 2012  
11:00 am & 6:00 pm

**Federal Employee (FED) Benefits**

Tuesday, April 17, 2012  
6:00 pm

**Estate Planning presented by Joann Wood**

Wednesday, May 16, 2012  
6:00 pm

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](http://www.cpfcu.com)

**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. 8410  
[llangford@cpfcu.com](mailto:llangford@cpfcu.com)

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

# Santa's Busy Day

Santa and Mrs. Claus stopped by our Headquarters Office on December 3 to say "hi" to the children. They met 64 kids in two hours! There were so many great pictures we didn't even know where to start, so here's a small collection of some of the brothers and sisters who came to see Santa this year. They promised to return next year, so watch your Communicator for the date!



## 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	8404

## 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

301-863-0057 • 800-444-6119

www.cpfcu.com  
cpfcu@cpfcu.com

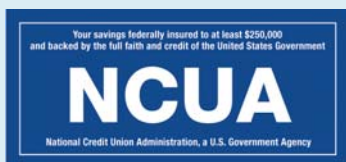
## Newsletter Editors:

Lisa Shender • Linda Knott

## The Statistics

As of October 2011

Loans	.....\$179,845,520
Assets	.....\$361,413,199
Shares	.....\$324,798,529
Members	.....31,803



Federally Insured by NCUA

## 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
- Barbara Horn *President/CEO*



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