

# CEDAR POINT FEDERAL CREDIT UNION

*"The One Place To Go"*

# Communicator

Winter 2016

## Barbara Horn Bids Farewell

As many of you already know, I am retiring on February 24, 2016, from the position of President/CEO at Cedar Point Federal Credit Union. I bid you all farewell with a heavy heart after 41 years at the credit union. It has been especially rewarding to see our credit union rise to the top through the hard work and effort of our Volunteer Board of Directors and our wonderful staff.



To our Members: I would like to thank all of our members who have been so supportive through the years. I have had a great career at Cedar Point and our members have helped me grow, both professionally and personally.

To our Staff: (Past & Present) Over the years, we have developed a great staff, which is the credit union's most important asset. I thank each and every one of you for your hard work, dedication and loyalty to me and the credit union over the years, as you are what has made Cedar Point a great financial institution in our community. I will take many fond memories with me.

To our Board of Directors (Past & Present) Thank you for showing belief in me and for providing support, guidance, and freedom to lead the staff in my own way. I will be forever grateful to Cedar Point for giving me one of the greatest opportunities of my life.

Though the time has come for me to move on and spend more time with my family, it is an opportune time for someone else, our very own Charles Roach to lead this organization to greater heights. It has been my honor and privilege to work at Cedar Point Federal Credit Union and I wish you all continued success.

*Barbara Horn*

## 41 Years of Service

Barbara Horn has served the members of Cedar Point Federal Credit Union for 41 years, beginning on February 24, 1975. She began her career as a loan disbursement clerk making \$2.10 an hour and progressed through the organization as a Loan Interviewer, Payroll Clerk, Title Clerk, Operations Manager, Loan Officer, Collections Manager, and Deputy CEO.

In 1994, with the retirement of Betty Koehl, Barbara Horn became the President and CEO. Under Barbara's management, Cedar Point has grown from 17,000 members with assets of \$58 million in 1994, to our current 42,000 members with assets of \$436 million.

During her many years with the credit union, Barbara has implemented some of our members' favorite programs, including Moola Moola, the Looney Tunes and YOUTH Savings Clubs, A's=\$\$\$ and the "A" chievement Awards, as well as the Kids Corner in our Quarterly Communicator. Her interest in helping the youngsters in our community is also demonstrated in her support of the In-School Credit Union, the Academy of Finance, and the many scout troops who have visited us over the years.

Barbara has increased the credit union presence in the community, building five new offices, and spearheading our move to a Community Charter in 2009. She has also led the credit union into the 21st century with a strong internet and mobile presence.

Barbara Horn leaves Cedar Point Federal Credit Union stronger than ever. She will be truly missed by her employees and members.

### *Inside this Issue*

*70th Annual Meeting*  
March 30, 2016 at 7:00 pm

*Fiscal Fitness Seminars*  
Our Winter and Spring Schedule

*Tax Season Reminders*  
Your Direct Deposit and RMD

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

*Keep Us in the Loop*  
*Quarterly Statements*

*Kids Corner*  
Snow Day Recipes

# Thank You!

## 70th Annual Meeting

March 30, 2016 at 7:00 pm

Bay District Fire House Social Hall in Lexington Park

Cedar Point Federal Credit Union invites every member to attend our—your—annual meeting. Why? Because all members are equal owners of the credit union, whether their deposits amount to \$25 or \$250,000.

Cedar Point Federal Credit Union's annual meeting is democracy in action. It's an occasion for management and elected officials to report to you, our owners. And, it's an opportunity for you to raise concerns and ask questions.

Here, you'll learn more about the credit union's financial position, products and services, current business issues, and future goals. You'll be able to meet face-to-face the people—professionals and volunteers—who run your credit union.

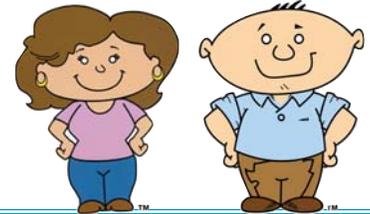
When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution. And when you attend the annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and be better prepared to face today's many financial challenges.

The highlight of our Annual Meeting is the election of our Board of Directors for the coming year. Board members are elected for a three year term, 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, 2016.

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  
35 years

**Laurel Ward**  
Vice President,  
Compliance  
25 years

**Sherry Pickeral**  
MSR, Mortgages  
18 years

**Cori Kohlhepp**  
Assistant Manager,  
Prince Frederick  
17 years

**Pat Brown**  
Share Draft Specialist  
16 years

**Mary Brumback**  
Teller, Leonardtown  
15 years

**Ben Cooper**  
Branch Manager,  
Headquarters  
12 years

**Mary Friess**  
MSR, Leonardtown  
11 years

**Aurora Hidalgo**  
Teller Manager  
9 years

**Tracy Maxwell**  
Branch Manager,  
Charlotte Hall  
9 years

**Danny Dixon**  
Residential Construction  
Advisor  
5 years

### February

**Barbara Horn**  
President/CEO  
41 years

**Wendy Carroll**  
MSR, MasterCard  
26 years

**Holly Babcock**  
Assistant Manager,  
Lexington Park  
19 years

**Kathleen Holtzclaw**  
Branch Manager,  
Prince Frederick  
17 years

**Crystal Mills**  
MSR, Accounting  
15 years

**Sherri Hamilton**  
MSR, Headquarters  
13 years

**Brittany Saylor**  
MSR, Headquarters  
10 years

**Nita Catlett**  
Teller, Prince Frederick  
9 years

**Tami Ramos**  
Teller, Headquarters  
8 years



### March

**Brenda Hammett**  
MSR, Mortgages  
18 years

**Shatoni Nesbitt**  
MSR, Headquarters  
13 years

**Brenda Raley**  
Teller, Lexington Park  
12 years

**Evie Bahl**  
MSR, Headquarters  
9 years

**Dani Ursua**  
MSR, Headquarters  
8 years

**Sophia Johnson**  
Teller, Prince Frederick  
5 years

**Rachel Baylor**  
MSR, Leonardtown  
5 years



# Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union

All seminars are free and open to the public

**Wednesday, February 17, 2016**

6:00 pm

### **Estate Planning Basics**

presented by Joann Wood

The Law Office of Joann M. Wood, LLC



**Wednesday, March 23, 2016**

6:00 pm

### **Retirement Planning**

presented by Colleen Blundell

Cedar Point Financial Services, Inc.



**Wednesday, April 27, 2016**

6:00 pm

### **Paying for College**

presented by Colleen Blundell

Cedar Point Financial Services, Inc.



Headquarters Office • 22745 Maple Road, Lexington Park  
Reserve your seat today! 301-863-7071 ext. 8463 or email [cpfs@cpfcu.com](mailto:cpfs@cpfcu.com)

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## **KEEP US IN THE LOOP**

At Cedar Point Federal Credit Union, we want to stay in touch about your finances. Help us keep you informed by updating your contact information when you make a change. It's easy: Log in or stop in to give us your new e-mail address, postal address, or phone number. Or go to [www.cpfcu.com/resources.html](http://www.cpfcu.com/resources.html) and click on "Address Change or Correction" under the "Applications" tab to download a fillable PDF. This form requires an original signature for your protection.

## **QUARTERLY STATEMENTS**

Beginning in 2016 members will receive quarterly statements unless they have a checking account, electronic transactions such as direct deposit, or an open end loan or line of credit.

All other members will continue to receive monthly statements.

There are two main reasons we are making this change in service:

- Members with only savings accounts do not always need a monthly statement, and many have requested this change in service. If this is you, just remember to make at least one transaction per year to avoid inactivity fees.
- The cost of mailing statements is high and continues to climb. This move will save your credit union enough money to help us avoid raising fees. You can help too by signing up for e-Statements, especially if you know you will continue to receive a statement you don't open because you regularly check your account online.

Please call us at 301-863-7071 If you have any questions or concerns. We are always happy to help.

## **TAX SEASON REMINDERS**

**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 members may have shorter or longer account numbers.

**If you are required to take a Minimum Distribution (RMD)** from your IRA for the 2016 tax year, this information is available on your end of year statement.

If you have questions about your options, please call 301-863-7071 ext. 8463 to make an appointment with a registered representative who will be happy to review your retirement planning options.



# SNOW DAY RECIPES

## Maple Syrup Candy

Boil real maple syrup for 10 minutes, stirring often. Then carefully take the syrup outside. Find a smooth, clean area and pour the syrup into the snow. Draw pictures or write your name. Use tongue depressors to make lollipops! Be very careful with the hot syrup and be sure it's completely cool before you pick it up.



## Snow Cones

Lots of clean snow  
Juice, syrup, or frozen juice concentrate

Fill up a paper cup with snow. Pack it really well. Pour your juice over it - not too much - and enjoy!



## Snow Ice Cream

1/2 cup half & half or whole milk  
1/4 cup sugar  
1/2 tsp. vanilla  
4 cups of clean snow or shaved ice

Blend the milk, sugar and vanilla together until the sugar dissolves. Mix 4 cups of snow & stir until it looks and feels like ice cream. Add toppings or chocolate syrup to make a Snowy Sundae!



### For your Safety:

*Snow can pick up dust and other impurities in the air, so wait until the snow has been falling awhile before you start to collect it.*

*Don't eat snow that is touching the soil or street. Either scoop up clean snow on top, or, better, use a clean pan or bowl to collect fresh falling snow.*

*Always collect snow away from busy streets, and never eat colored snow.*



### 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

[www.cpfcu.com](http://www.cpfcu.com)  
[cpfcu@cpfcu.com](mailto:cpfcu@cpfcu.com)

### Newsletter Editors:

Lisa Shender • Linda Knott

## The Statistics

As of October 2015

Loans	.....\$180,067,561
Assets	.....\$431,088,703
Shares	.....\$388,268,201
Members	.....42,703

## 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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