

COMMUNICATOR

FALL 2022

5K FOR CALVERTHEALTH



Cedar Point has a long history battling the ugly effects of breast cancer. We have lost employees, family members and members of our greater community to the disease. While there isn't currently a cure, the Cedar Point family believes strongly in raising awareness and raising funds to support cancer research and care.

To that end, Cedar Point employees are coming together to do both in the month of October. "Every year we hold an internal event to honor the memories of those we've lost to the disease," said Kristin Kauffman, Cedar Point's Chief Marketing Officer. "This year we wanted to support in a public way." Employees chose to support CalvertHealth Foundation's Sheldon E. Goldberg Center for Breast Health, and will be participating in the 5K that the foundation is hosting on October 15. Employees will also be wearing pink every Wednesday

in October to raise awareness of the disease and to support anyone who is fighting breast cancer or who has won the battle. "We want our members to know that whatever they are going through, they aren't fighting alone," said CEO Charlie Roach. The credit union invites members to wear pink on Wednesdays to support the cause.

"The Foundation tells us that Calvert County has a higher rate of breast cancer deaths and incidence than our state and our country," Kauffman said. "Anything we can do to make a dent in that is important for our community."

Thank you to our employees for 5+ years of exceptional service!

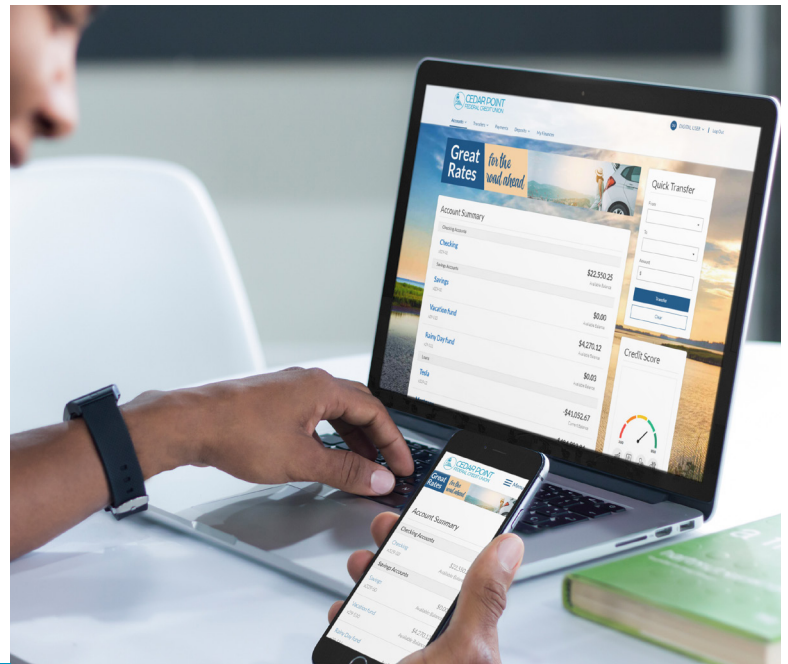
OCTOBER	
Rebecca Paribello	9
Hannah Spranger	5
Ke'Anna Taylor	5
Hannah Dooley	11
NOVEMBER	
Jared Pistachio	5
Marion Horton	25
Maria Nickerson	8
VaLisa Tyler	12
DECEMBER	
Donna Forsyth	5
Michele Torres	15
Charles Roach	18
Jackie Herbert	9

DIGITAL BANKING REFRESH

Cedar Point recently announced that we are engaged in a massive effort to overhaul our digital banking product. We have heard suggestions from so many of our faithful members on what they would like to see and how we can improve the product for their use.

As the first step in the exciting 24-month roadmap, we will be refreshing our current interface to give our members a more user-friendly experience. Changes in this refresh include updates to the look and feel of the platform, readability, user profile updates, and increased speed and performance, among others.

Please visit www.cpfcu.com/digital-banking for updates as we get closer to launching.



GREAT RATES FOR THE ROAD AHEAD

Fuel your adventure with an auto loan from Cedar Point. With new vehicle rates as low as 2.99% APR and preowned vehicle rates as low as 3.99% APR, blazing a trail has never been easier. Whether your plans include a cross-country trek or a weekend camping trip, give your family the gift of adventure with an auto loan from Cedar Point!

Visit www.cpfcu.com/auto or scan the QR code to begin your application.



Find Your Next Adventure

AUTO LOAN RATES AS LOW AS

2.99% APR

Best rates based upon credit score. Limitations apply.
APR = Annual Percentage Rate. Rates accurate as of 9/30/22.



SOLOMONS DRAGON BOAT FESTIVAL

Cedar Point once again participated in the Solomons Dragon Boat Festival in August, which benefited our community members with developmental differences. Cedar Point is proud to have donated over \$40,000 to Southern Maryland Community Resources since the organization's inception.

Employees have found this event to be a rewarding way to give back to our community, building team spirit and camaraderie along the way. Credit union employees have partnered with SMCR by bowling, dancing and paddling alongside its members with special needs for several years. It has been a fun and rewarding experience for Cedar Point staff and we look forward to continuing the partnership in the future.



SCARECROW STROLL

Cedar Point is proud to announce that we will be participating in the 4th annual Leonardtown Scarecrow Stroll. This event kicks off October 7th and runs through the 30th. Be sure to check out and vote for our scarecrow.

You can vote by scanning the QR code to the left, just look for our name!



start your next chapter off

RIGHT

with a HELOC from Cedar Point

INSTEAD OF MOVING, KEEP IMPROVING

One of the best perks of being a homeowner is the ability to build equity over time. Home equity is the difference between how much you owe on your mortgage and your current value.

In the current rate environment, a Home Equity Line of Credit just might be the way to go. "As mortgage rates continue to rise, we are seeing an increase in borrowers who would rather give their current home a makeover instead of moving into a new home," said Chief Lending Officer Babar Khawaja. As we like to say at Cedar Point, instead of moving, keep improving!



ANNUAL MEETING

Thank you to everyone that came out to this year's annual meeting. We hope to see you again next year.

FREE FINANCIAL SEMINARS

PRESENTED BY CEDAR POINT FINANCIAL SERVICES, INC.

A wholly owned subsidiary of Cedar Point Federal Credit Union

FAFSA & FINANCIAL AID

10/19/22 • 6PM

Presented by
Thirza Morgan of The College of Southern
Maryland & Colleen S. Blundell, VP Investment &
Business Services

ESTATE PLANNING

11/16/22 • 6PM

Presented by
Joann Wood of
The Law Office of Joann Wood, LLC

INVESTMENT BASICS

SECURITIES AND INVESTMENT ADVISORY SERVICES OFFERED BY HTK

12/14/22 • 6PM

Presented by
Colleen S. Blundell
VP Investment & Business Services

RESERVE YOUR SEAT TODAY TO ATTEND!

All seminars are free and open to the public. Register online at
cpfcu.com/Seminars or by calling **301-863-7071 ext 8463**

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ANNMARIE GARDEN ARTSFEST

Cedar Point was the primary sponsor of Artsfest at Annmarie Garden in September. Art lovers enjoyed a wonderful weekend of the visual and performing arts with fantastic weather. There were hundreds of artist booths and performers from all over Maryland and beyond. We are thankful to have been part of such a wonderful event.

Do you have an event that fits into our charitable giving guidelines?

Cedar Point Federal Credit Union is dedicated to having a positive impact in the communities we serve, including working closely with charitable organizations which make a difference in our neighborhoods through the arts, entertainment, financial education, and beautification projects.

Contributions or other financial assistance to community service and charitable organizations will be made on a highly selective basis and generally only when duplication does not exist through other forms of member participation. Cedar Point reserves the right to consider each donation request on a case-by-case basis.

All charitable giving and corporate sponsorships must fall into one of the following categories:

- Health
- Education
- Youth
- Cultural
- Family Entertainment & Fine Arts*
- Community Service & Community Improvement**

*Programs/Organizations which enhance the communities we serve by providing family-oriented entertainment events and venues and fine art performances.

**Programs/Organizations which enhance the communities we serve through non-profit service that seeks to improve and better specific groups, projects, or populations.

UPCOMING HOLIDAYS

Columbus Day

Monday • October 10th
CLOSED

Veterans Day

Friday • November 11th
CLOSED

Thanksgiving

Thursday • November 24th
CLOSED

Christmas Observed

Monday • December 26th
CLOSED

New Years Observed

Monday • January 2nd
CLOSED

For these hours and more,
visit www.cpfcu.com/locations-hours.



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Leonardtown, MD 20650

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Prince Frederick, MD 20678

CHARLOTTE HALL

30330 Three Notch Road
Charlotte Hall, MD 20622

WALDORF

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Waldorf, MD 20603

ATM LOCATIONS

www.cpfcu.com/ATM

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Kristin Kauffman • Linda Knott

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ASSETS AS OF AUGUST 2022

Loans	\$389,416,015.84
Assets	\$753,321,103.17
Shares	\$703,785,279.09
Members	46,080



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PROUD
MEMBER
2022