

A vintage teal car is parked on a sandy beach. A surfboard is leaning against the back of the car, and several pieces of luggage are stacked on the roof. In the background, there are palm trees and a view of the ocean under a blue sky.

COMMUNICATOR

SUMMER 2024

COMMUNITY CULTURE & CUISINE

Cedar Point is a proud sponsor of the Community Culture and Cuisine event, presented by the Lexington Park Business Association (LexBA) this summer. This event was established to celebrate Lexington Park's unique and diverse community annually.

LexBA is a division of the St. Mary's County Community Development Corporation focused on providing resources, investments, and projects to revitalize Lexington Park's commercial and residential areas. Raised funds from this exciting event are invested back into their programs. All proceeds from this event

contribute to the CDC's mission. Cedar Point is proud to support LexBA's Mission and hopes to provide ongoing contributions for many years.

The event programming boasts musical performances from The Piscataway Nation, The Newtowne Players performing excerpts of their production Big Fish, dancing from the Fil-Am Association of Southern Maryland, a Dominos tournament, fantastic food from local businesses, and much more. Thank you to all employees, volunteers, and members who make such a great event possible. We hope to see you there in 2025!



BRINGING HOPE TO A NEIGHBOR



On Saturday, April 27th, Cedar Point volunteers worked alongside Christmas in April to help a community member revitalize their home in St. Mary's County. Volunteers arrived bright and early to bring new life to the home.

Christmas in April St. Mary's is an organization that helps rehabilitate the homes of neighbors in need so they can live with warmth, safety, and

independence, and it has been doing so since 1990. This is the 6th year Cedar Point has had the privilege of sponsoring and working on homes in St. Mary's and Calvert counties. Since 2018, Cedar Point has donated over \$37,000 to Christmas in April Chapters.

This group of volunteers spent the day raking, removing scrap piles, and

cutting back overgrown juniper hedges and vines for the homeowner. Within the day, her yard had been refreshed for her to enjoy. In addition to the yard work, several other repairs were made to the home, including replacing windows, roof repairs, bathroom repairs, and gutter installation.

Cedar Point Federal Credit Union believes in the credit union philosophy of "People Helping People." It is an honor to have the opportunity to make a meaningful impact on the lives of people in our community. "I had a great time volunteering with St. Mary's County Christmas in April," said Shannon Even, a Cedar Point employee and volunteer. "It was a wonderful way to spend the day with friends and meet some new faces!"

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

JULY

Colleen B. 30

AUGUST

Aaron C. 30

Wes C. 26

Mai C. 24

Luvina L. 21

Cheryl M. 19

Ashleigh S. 9

Terri B. 9

Ashley T. 6

SEPTEMBER

Sherrie H. 35

Katy W. 30

Dave C. 26

Amanda P. 16

Karen S. 5

YOUTH PROGRAM

Congratulations to our young members for completing the school year! Remember that you can submit your report cards every quarter for our A's = \$\$\$ and "A" chievement Award Program.

Youth Account holders can submit their report cards and receive \$1 for every "A" in a Fundamental Requirements class. There is a maximum of \$5.00 deposited per report period. Students who earn all "A's" are submitted into a drawing for a chance to receive \$100!

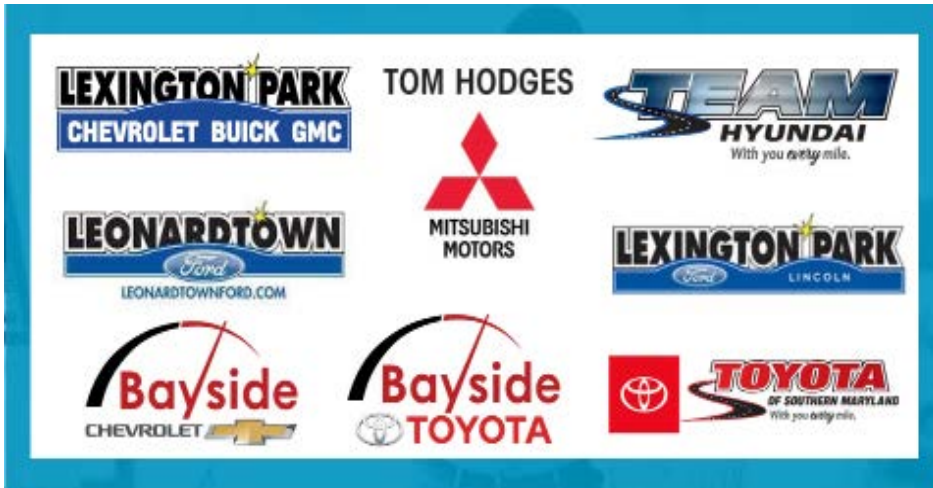
We will be drawing our 2023 - 2024 school year "A"chievement winner soon, so make sure that contact information is up to date.

2024 ANNUAL MEETING

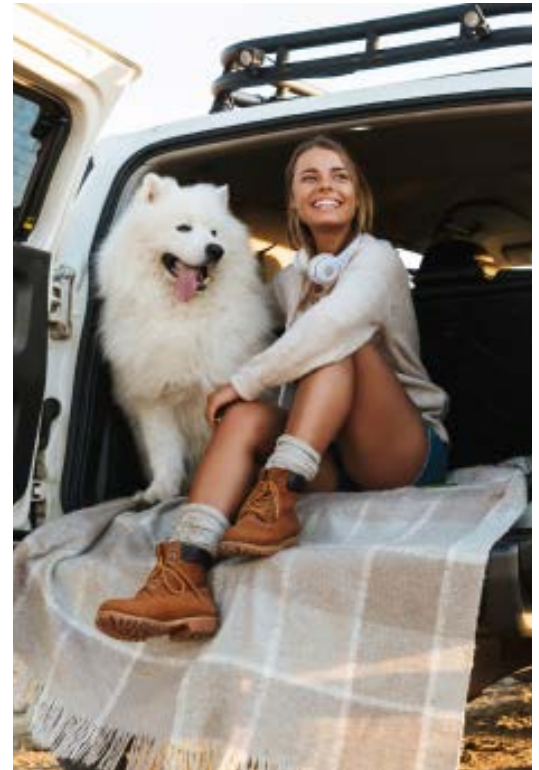
Cedar Point Federal Credit Union's Annual Membership Meeting will be on September 25, 2024. This yearly event is to inform the members of the progress we made the previous year and what we have in store for the year to come. This year's annual meeting will be held at the Hollywood Volunteer Fire Department (24801 MD-235, Hollywood, MD 20636).

Enjoy dinner, snag some giveaways, and enter for raffles prizes! RSVP information will be coming out soon through your email, so please verify that your contact information is up to date with us.

VISIT OUR PARTNER DEALERSHIPS



utilize great resources like our loan calculator and more! Stop by one of these dealerships to find the right car at the right interest rate for you.



Are you thinking about getting a new vehicle soon? Look no further! Cedar Point has recently added the Bayside family of dealerships to our growing list of dealer partners. Our partnerships in the Southern Maryland area now include Bayside Chevrolet, Bayside Toyota, Leonardtown Ford, Lexington Park Chevrolet Buick GMC, Lexington Park Ford Lincoln, Team Hyundai,

Tom Hodges Mitsubishi, and Toyota of Southern Maryland.

You have the option of applying for one of Cedar Point's great rates in any of the dealership lobbies and receiving a decision on your application the same day. If you want to apply ahead of time, visit us on our website at www.cpfcu.com/Auto. You can also locate and

FREE FINANCIAL SEMINARS

PRESENTED BY CEDAR POINT FINANCIAL SERVICES, INC.

A wholly owned subsidiary of Cedar Point Federal Credit Union

FEDERAL EMPLOYEE BENEFITS

8/21/24 • 6PM

Presented by Colleen S. Blundell, VP
Investment & Business Services

RETIREMENT INCOME

9/18/24 • 6PM

Presented by Colleen S. Blundell, VP
Investment & Business Services

ESTATE PLANNING

10/23/24 • 6PM

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

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**

Colleen Blundell is a Registered Representative of and Securities and investment advisory services offered through Hornor, Townsend & Kent, LLC (HTK), Registered Investment Adviser, Member FINRA/SIPC, 600 Dresher Road Horsham, PA 19044. 800-873-7637. HTK does not offer tax or legal advice. Cedar Point Federal Credit Union and Cedar Point Financial Services, Inc. are not affiliated with HTK. The Law Office of Joann M. Wood LLC is unaffiliated with HTK.

Securities and Investment Advisory Services are not a deposit, are not guarantees or obligations of Cedar Point Credit Union, and are not insured by NCUA/NCUSIF/FDIC or any other bank or government entity.

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UPCOMING HOLIDAYS

Independence Day

Thursday • July 4th
CLOSED

Labor Day

Monday • September 2nd
CLOSED

Columbus Day

Monday • October 14th
CLOSED

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

CEDAR POINT SCHOLARSHIPS

To further our mission to make a meaningful impact on the lives of our community members, Cedar Point and Cedar Point Financial Services, Inc. offer four scholarships to graduating seniors residing in Calvert, Charles, and St. Mary's counties. They are the Beacon Scholarship, the Frank E. Gorely Scholarship, the Keepers Club Scholarship, and the Cedar Point Financial Services Scholarship.

The Beacon Scholarship was established to aid and encourage further education. The Frank E. Gorely Scholarship was established in memory of Frank E. Gorely, founding member and first CEO of Cedar Point. The recipient of the Keepers Club Scholarship will serve as an ambassador for our credit union's youngest members for the coming year. The Cedar Point Financial Services Scholarship was established to aid and encourage further education.

Hundreds of students apply for these scholarships yearly through the St. Mary's County Business, Education, and Community Alliance (BECA) Common Scholarship Application. This year's recipients are Lake Dawson of Leonardtown High School, Tanner George of St. Mary's Ryken, Grace Maggio of Chopticon High School, and Vada Mercer of Leonardtown High School.

These exceptional individuals were selected from a pool of over 200 applicants. These students' achievements in and out of the classroom are outstanding. These final four stood out due to their impeccable scholarship, leadership, and citizenship.

Congratulations to our 2024 Scholarship Recipients! Cedar Point is honored to have such well-rounded recipients and looks forward to the amazing things they will do.

Congratulations to our 2024 scholarship recipients!



Frank E. Gorely Scholarship

Lake Dawson

Leonardtown High School Graduate
Salisbury University



Keepers Club Scholarship

Tanner George

St. Mary's Ryken High School Graduate
University of Maryland



Beacon Scholarship

Grace Maggio

Chopticon High School Graduate
College of Southern Maryland



Cedar Point Financial
Services Scholarship

Vada Mercer

Leonardtown High School Graduate
University of Maryland

CEDAR POINT FEDERAL CREDIT UNION

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ASSETS AS OF APRIL 2024

Loans	\$449,428,642
Assets	\$787,087,890
Shares	\$723,045,075
Members	44,251



Federally
Insured by
NCUA



PROUD
MEMBER
2024