

Cedar Point Federal Credit Union

Your Southern Maryland Community Credit Union

Communicator








Summer 2017



Cedar Point is excited to announce that we will partner with Southern Maryland Community Resources to present the second annual Solomons Island Dragon Boat Festival on Saturday, August 19 along the Solomons Riverwalk.

Dragon Boat Racing has become one of the fastest growing team water sporting events! Cedar Point is thrilled to be putting a team together to challenge other businesses in the area for a little friendly competition. 16 paddlers, a drummer to keep us in time, and a fast boat, shaped like a fierce dragon!

This free, high energy, family friendly event will include :

-  Dragon Boat Races
-  Opening Ceremony with a Blessing of the Boats
-  Parade of the Teams
-  Live bands
-  Entertainment
-  Market Place and Food vendors
-  Free Parking shuttle

This festival supports and promotes inclusive programs for people with developmental differences. SMCR Inc. provides social, recreational, and educational programs where individuals with developmental differences can contribute their unique gifts and develop their potential.



Inside this Issue

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The line's a little long...

Thank you for all your years of service!

346 years of service to our members

Cedar Point Financial Services, Inc.

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Changes to the EFT Agreement

New Drive-Thru Hours!

Our Cedar Point Scholarship Winners!

the kids corner

Summer Sun, Fun, And Money!





Your Southern Maryland Community Credit Union has a brand new look!

We are very excited about our new look! Our website, brochures, signs...even our business cards are getting a facelift. Over the coming year you will see these changes as we implement them throughout the Credit Union. In fact, since we started about a month ago, you've probably already seen some of these changes. And, of course, compliments will be graciously accepted.

The line's a little long...

Yes, the lines can be long on Saturday morning at 11:30, and you might have to wait longer than usual to see your favorite Member Service Representative.

What can you do? Well, we open at 8:30 every Saturday morning, and, at 8:30, there's hardly ever any wait at all. As a matter of fact, there's usually not much of a wait until about 11:00.

So rise and shine!

Catch the worm!

Come on in!

We're open!



Thank you for all your years of service!

July

August

September

Thanh Nguyen
Teller
Headquarters Office
24 years

Kathy Sobolewski
Teller
Patuxent River Office
16 years

Mary Simmons
Branch Manager
Leonardtown Office
33 years

Luvina Lacey
Debt Recovery
Manager
14 years

Sherrie Horn
Branch Manager
Patuxent River Office
28 years

Elaine Dudley
Assistant Manager
Charlotte Hall Office
8 years

Colleen Blundell
Vice President
Investment/
Business Services
23 years

Caitie Garner
MSR
Prince Frederick Office
8 years

Marie Butler
MSR
Headquarters Office
30 years

Marilou Dela Cruz
Teller
Headquarters Office
12 years

Katy White
Vice President
Human Resources
23 years

Jess Thompson
Branch Manager
Headquarters Office
8 years

Tina McKay
Financial Analyst
22 years

Sabrina Smith
MSR
Lexington Park Office
5 years

Wesley Carter
Senior Computer
Operator
19 years

Cheryl Morgan
MSR
Leonardtown Office
12 years

Laurie Langford
Cash Management
EFT Specialist
22 years

Lori Major
Teller
Charlotte Hall Office
8 years

Mai Cook
Teller
Headquarters Office
17 years

Amanda Phifer
MSR
Charlotte Hall Office
9 years

Sabrina Lloyd
Teller
Patuxent River Office
5 years



Cedar Point Financial Services, Inc.

A wholly owned subsidiary of Cedar Point Federal Credit Union



A series of free seminars offered by Cedar Point Financial Services, Inc.

Estate Planning Basics

presented by Joann M. Wood
of The Law Office of Joann M. Wood LLC

Wednesday, September 20, 2017 @ 6:00 pm

Home Buying Seminar

presented by Quincy Williams
of Cedar Point Federal Credit Union

Wednesday, October 4, 2017 @ 6:00 pm

Retirement Planning

presented by Colleen Blundell
of Cedar Point Financial Services, Inc.

Wednesday, October 25, 2017 @ 6:00 pm

All seminars are free and open to the public

Headquarters Office
22745 Maple Road, Lexington Park

Reservations are requested.
Please call **301-863-7071 ext. 8463**

Securities and Investment Advisory Services offered through registered representatives of Hornor, Townsend, & Kent, Inc. (HTK), Registered Investment Advisor, Member FINRA/SIPC, 4 North Park Drive, Suite 400, Hunt Valley, MD 21030 410-821-2920. HTK does not offer tax or legal advice.

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SAME DAY ACH WITHDRAWALS COMING SEPTEMBER 15

Beginning September 15, 2017 we will begin to process same day ACH (Automated Clearing House) withdrawals from your account in addition to same day ACH deposits which are already being processed.

This means that if you authorize an electronic transaction from your account it may post the same day as you authorize it.



CHANGES TO THE ELECTRONIC FUNDS TRANSFER AGREEMENT

Effective August 15, 2017 there will be changes to the Electronic Funds Transfer Agreement concerning your liability for unauthorized purchases on your Visa Debit Card.

Visit any branch office or call your favorite Member Service Representative to request a copy.

Our Cedar Point Scholarship Winners!



Frank E. Gorely Scholarship

Sophia Dittmar

St. Mary's Home School

CPFS, Inc. Scholarship

Sean Kim

Calvert High School

Barbara Horn Scholarship

from Dugan, McKissick and Longmore, L.L.C.

Hayley Mesmer

Great Mills High School

NEW

DRIVE-THRU HOURS!

Beginning August 1, 2017

Our Drive-Thru windows will open at

8:00 am Monday - Friday

8:30 am Saturday

The Patuxent River Office is not open on Saturday



Summer Sun, Fun, And Money!

Summer is around the corner and you're going to have a lot of free time. It's also a great time to earn some money. There is no better way to earn money than by doing things you love to do. Here are some ideas to get you started on your fun summer job!

What do you most enjoy doing? What are you good at? What special skills do you have?

Love animals? If you have experience caring for pets of your own, you could provide a dog-walking service, or a pet-bathing service. Or you could be a pet-sitter for people on vacation.

Enjoy kids? Babysitters are always in demand. You can find online Babysitting and Child Care Training at www.redcross.org/take-a-class/babysitting-child-care*

Are you a good learner? Maybe you'd be an excellent teacher, too. Start a tutoring service to help younger kids improve their reading, math, or science skills over the summer.

Do you love working outdoors? Mow lawns. Wash cars. Weed gardens. Or if you have a plot of ground big enough, grow vegetables, berries, or flowers to sell at an outdoor stand.

Are you good at arts and crafts? Maybe the beautiful things you like to make are things other people would like to buy, whether it's jewelry, comics, or t-shirts.

Like to be on the move? Run errands for people who are too busy or physically unable to get to the pharmacy, the grocery store, the library, or the video store.

That's just a starter list. You take it from here! The key to success is to get the word out about your services or products. Develop a good-looking flyer and post it--with permission--on bulletin boards in grocery stores and libraries, or post it on your social media pages.

Be sure to let your parents know what you're doing and where you are at all times. Then have a fun, safe, money-making summer!

*Cedar Point is not responsible for the content or update of this alternate site. The privacy and security policies may differ from those practiced by Cedar Point.



The Statistics

As of April 2017

Loans	\$196,971,243
Assets	\$462,597,783
Shares	\$417,540,395
Members	42,780

Board of Directors

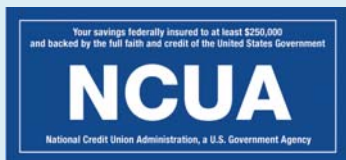
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 Perry Rothwell *Vice Chairman*
 Gene W. Townsend *Treasurer*
 Robert A. Clements *Secretary*
 Patricia Robrecht *Supervisory Chair*

B. Michael Legg
 Bob Simmons
 Anne Marum
 Bob Schaller

Charles Roach *President/CEO*



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Headquarters Office & Financial Services

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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

301-863-0137 (Fax)

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 #800g*
 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

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