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# COMMUNICATOR

## In the Community

In August, some of our employees took to the water in the Solomons Dragon Boat Festival. As the major sponsor of the event, we wanted to make a splash! Here are a few images of the event and team "CPFCU at the Finish Line" competing for bragging rights and a trophy.

The proceeds from this event supported Southern Maryland Community Resources, an organization that provides inclusive programming for community members with developmental differences.

Twenty-four Cedar Point employees volunteered to help at the event. Eight employees handed out fun giveaways from our booth, seventeen employees paddled in the dragon boat, and we even had three family members helping paddle us across the finish line!

What a lesson in teamwork this was! Employees from all six branches participated in the festival, including our CEO and several Branch Managers. We had at least one employee from every department step up to the challenge, and we sailed on to victory by working as a team!

With a personal best time of one minute and three seconds, CPFCU crossed the line with a splash! See more by visiting [www.cpfcu.com/events.html](http://www.cpfcu.com/events.html)





## CHRISTMAS CLUB

Christmas Club funds are available as of October 2! Don't forget to start your 2018 Christmas Club account.

You can designate the account to which your funds will be transferred. Have your funds transferred directly to your checking account, or send them to your "10" or "28" and keep them separate. Please contact a member service representative for more information.

## HOLIDAY LOANS

**\$300 - \$3000**

9.00% apr

## VISA GIFT CARDS

Visa gift cards are perfect for any occasion!

There is a 24 hour waiting period for activation. Please note this card is not re-loadable. Cards can be used at ATMs or for cash advances when you request a PIN, but should not be used for hotels, car rental or gas purchases at the pump. Cards may be used at retailers and on the Internet wherever VISA Debit Cards are accepted.

## TRAVELERS' CHEQUES UPDATE

Beginning in late October, Cedar Point will no longer be offering Travelers' Cheques. We apologize for any inconveniences this may cause our members.

## LOST & FOUND

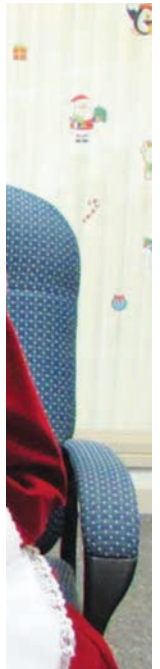
Yes, it's that time again. We have discovered several pieces of jewelry in our coin machines.

If you think they might be yours, simply call our main line, describe the jewelry in detail, and we can arrange to get these items back to you.

**301-863-7071 | 800-201-1647**

Cedar Point is donating back packs full of school supplies to the St. Mary's County School District! For every Youth Account opened from August 21 - October 31, 2017, we'll be donating a back pack. See the back page for more details or visit our website at

[www.cpcf.com/youth.html](http://www.cpcf.com/youth.html)



## SANTA CLAUS IS COMING TO TOWN!

Saturday, December 2 | 10 a.m. - noon  
Headquarters Office, Lexington Park

We always know he's the real Santa because he never charges!

## HOLIDAY HOURS

**Veteran's Day** Saturday, November 11.....closed

**Thanksgiving** Thursday, November 23.....closed

Friday, November 24.....regular hours

Saturday, November 25.....regular hours

**Christmas** Saturday, December 23.....regular hours

Monday, December 25.....closed

Tuesday, December 26.....regular hours

**New Year** Monday, January 1.....closed

Tuesday, January 2.....regular hours





A series of free seminars presented by  
**Cedar Point Financial Services, Inc.**  
 A wholly owned subsidiary of Cedar Point Federal Credit Union

Wednesday,  
**October 4, 2017**  
 6:00 pm

**Home Buying Seminar**

Presented by  
**Quincy Williams**  
 Mortgage Loan Manager

Wednesday,  
**October 25, 2017**  
 6:00 pm

**Retirement Planning Seminar**

Presented by  
**Colleen Blundell**

Wednesday,  
**January 17, 2018**  
 6:00 pm

**Estate Planning Basics**

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

All seminars are free and open to the public.  
 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)

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

Securities are not insured by the FDIC, NCUA or any other bank or credit union insurance; are not deposits or other obligations of the financial institution and are not guaranteed by the financial institutions; and are subject to investment risks, including possible loss of the principal invested. CPFCU/CPFS is independent of HTK. The Law Office of Joann M. Wood, LLC is unaffiliated with HTK.

Life, Health and Disability insurance is offered by AspireWealth Planners. AspireWealth Planners is not affiliated with HTK. Insurance products are not deposits, obligations of, or guaranteed by Cedar Point Federal Credit Union and are not insured by the National Credit Union Share Insurance Fund (NCUSIF), or any other agency of the United States, Cedar Point Federal Credit Union or Cedar Point Financial Services, Inc.

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**THANKS TO OUR EMPLOYEES FOR YEARS OF EXCEPTIONAL SERVICE!**

**OCTOBER**

- Liz Mehl**  
Titles & Insurance  
14 years
- Amanda Holland**  
Teller  
6 years
- Becca Nicholson**  
Card Services Representative  
6 years
- Christine Paje**  
Card Services Representative  
6 years
- Hannah Dooley**  
Teller  
6 years

**NOVEMBER**

- Vicky Wise**  
Assistant Branch Manager,  
Leonardtown  
23 years
- Marion Horton**  
Administrative Assistant  
20 years
- Valisa Tyler**  
Mortgage Services Representative  
7 years

**Katie Cooper**  
Teller  
6 years

**DECEMBER**

- Lisa Shender**  
Marketing Director  
18 years
- Charles Roach**  
Chief Executive Officer  
13 years
- Michele Torres**  
CUSO Member Service Representative  
10 years



**VISA ACCOUNT UPDATER & MASTERCARD AUTOMATIC BILLING UPDATER**

**Automatic payments just got easier**  
 We'll help keep your card information updated

Save your Cedar Point Visa Debit Card and Mastercard for things like bill payments and online purchases — and we can update your payment info automatically when it changes and your card is re-issued.\*

- » Skip the hassles of updating your payment information
- » Avoid declined payments
- » Prevent service interruptions

Save your cards today and enjoy simpler updates with many merchants.

\*Not all merchants participate in automatic updates. Updates are not guaranteed before the next billing cycle.



To opt out of automatic enrollment, please contact your favorite Member Service Representative.

**301-863-7071 | 800-201-1647**





Congratulations to  
*Samantha Chan*

2016-2017 "A"chievement "A"ward Winner

Samantha is enjoying her senior year at Great Mills High School in St. Mary's County.

**More about A's = \$\$\$ at Cedar Point**

For every "A" the student receives in language, math, science, social studies, or other fundamental requirements, Cedar Point will deposit \$1.00 in the student's account! The deadline for each report card is set for approximately one month after the scheduled

report card date as posted for St. Mary's County Schools. To be entered in our "A"chievement "A"ward drawing, a student must have straight A's or equivalent on their report card. Report cards can be submitted to any teller, mailed, or submitted by email to cpfcu@cpfcu.com.

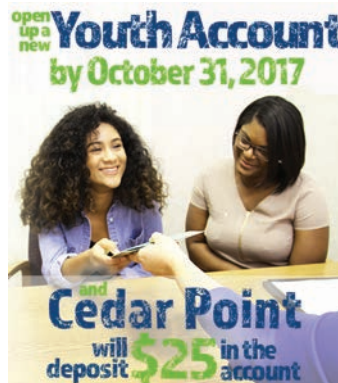
\*\$5.00 maximum. College students are not eligible. Student must have an account. Parents are strongly encouraged to match.

Report Cards Distributed	A's = \$\$\$ Deadline
November 21 February 6 April 24 June 15	December 23 March 10 May 26 July 14

**Don't have a Youth Account yet?**

If you like the A's = \$\$\$ program detailed above, now is a great time to open up a Youth Account at Cedar Point. Sign up for a Youth Account by October 31, 2017 and we'll deposit a \$25 dividend in the account!\*

Please note that accounts must be open for 60 days to receive the \$25 dividend. The \$25 dividend will subsequently be deposited into the Youth Account within seven business days of the end of that 60 day period.



<b>Annual Percentage Yield (APY)</b>	0.10%
<b>Dividend Rate</b>	0.10%
<b>Minimum Balance to earn APY</b>	\$5.00

Rate information for Youth Accounts is accurate as of August 1, 2017

\*This offer does not apply to current Youth Account holders

Limitations apply. Please visit our website for details. | [www.cpfcu.com/youth.html](http://www.cpfcu.com/youth.html)

**ASSETS**

**As of July 2017**

Loans: \$202,708,691  
Assets: \$467,659,630  
Shares: \$420,642,280  
Members: 42,891

**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  
Charles Roach *President/CEO*



Federally Insured by NCUA



**Headquarters Office & Financial Services**

22745 Maple Road  
Lexington Park, MD 20653  
301-863-7071 | 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)

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