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# COMMUNICATOR

## PADDLES UP!

### The Third Annual Solomons Dragon Boat Festival

On August 18, the Cedar Point Castaways took to the water at the Third Annual Solomons Dragon Boat Festival! Our team consisted of employees from every branch, volunteers, family members and our CEO Charlie Roach. The day started off extremely hot, but we beat the heat and the competition!

Not only did our team participate by paddling in our own Dragon Boat, but Cedar Point is also proud to be the Presenting Sponsor. The Solomons Dragon Boat Festival benefits SMCR, a non-profit that serves our community members with developmental differences in the Southern Maryland area. We view this important fundraising event as a critical contribution to our community, and we were thrilled to be a part of it.

Thank you to all of our employees, volunteers and members who attended! See you next year - Paddles Up!



## NEW ONLINE & MOBILE BANKING PLATFORM COMING FALL 2018

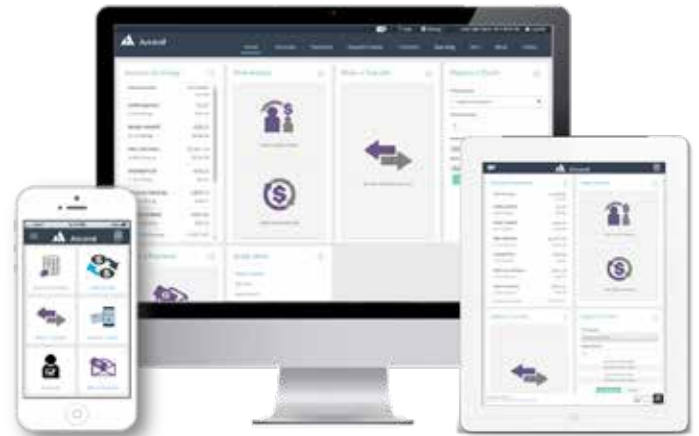
2017 was a year of looking toward the future of technology. Following trends in our industry, the member experience with digital interfaces is a key factor in positive member feedback. As the credit union industry expands its reach into the digital sphere, constant growth becomes an important mantra.

With growth in mind, a dedicated team of employees spanning several departments began the implementation of three major projects in the technology realm this year. These projects are designed both to create a seamless experience for members already using our services and to attract new members who value these advancements.

The first of these projects was forging a partnership with the Allpoint Network to provide 55,000 surcharge-free ATMs worldwide for our members.

The second project was the redesign of our website, including user-friendly navigation, online loan applications and a sleek new look.

We are proud to share that the third major update, slated to be released soon, is a state-of-the-art online banking and mobile platform. The new platform is designed to meet the ever-evolving digital needs of our growing membership. The user experience will be seamless across devices, offering a consistent digital experience whether on a computer, tablet or mobile device.



### Here are some of the brand new features you can expect:

- » Personal Financial Management tools for savings goals, budgeting and categorizing your spending habits
- » Internal and External Transfers so that you can transfer between accounts at Cedar Point and other financial institutions and set up recurring transfers
- » A Seamless Digital Interface which appears the same on your phone, computer or tablet
- » Customization tools so that you can choose what you want to see and in what order.
- » Touch ID biometric fingerprint recognition and user authentication
- » Instant Balance, a feature which allows you to view your account balance without logging in

These are just a few of the new features, with many more to come. You asked and we listened!

## THANK YOU TO ALL OUR DONORS!

During the month of August, our branches collected School Supplies to be donated to schools in Southern Maryland! We are proud to announce that we collected hundreds of notebooks, pencils, folders and dozens of other supplies that will make learning possible for students in our local community.

Thanks for your donations!



## FISCAL FITNESS SEMINARS

Presented by Cedar Point Financial Services, Inc.  
A wholly owned subsidiary of Cedar Point Federal Credit Union



### Federal Employee Benefits

Wednesday, October 24 at 6:00 pm

Presented by Colleen Blundell, a Chartered Federal Employee Benefit Consultant. All Federal Employees are invited to attend this seminar to better understand and maximize their benefits by preparing for retirement.

### Estate-Planning Basics

Wednesday, November 28 at 6:00 pm  
AND

Wednesday, January 23 at 6:00 pm

Joann Wood of the Law Office of Joann M. Wood, LLC will talk through the basics of financial security and ensuring your property is transferred according to your wishes.



Reserve your seat today!

All seminars are free and open to the public.  
Headquarters Office | 22745 Maple Road, Lexington Park  
301-863-7071 ext 8463 or email [cpfs@cpfcu.com](mailto:cpfs@cpfcu.com)

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

### OCTOBER

- 8 yr** Amanda Kreuter  
Teller
- 7 yr** Christine Paje  
Card Services Rep.
- 7 yr** Hannah Dooley  
Teller
- 5 yr** Rebecca Whitley  
Debt Recovery Specialist

### NOVEMBER

- 24 yr** Vicky Wise  
Assistant Branch Manager
- 21 yr** Marion Horton  
Administrative Assistant
- 8 yr** Valisa Tyler  
Mortgage Services Rep.
- 7 yr** Katie Cooper  
Diversified MSR
- 5 yr** Jessica Hicks  
Diversified MSR

### DECEMBER

- 14 yr** Charlie Roach  
Chief Executive Officer
- 11 yr** Michele Torres  
CUSO Member Service Rep.
- 5 yr** Jackie Herbert  
Debt Recovery Specialist

## OPENED YOUR CHRISTMAS CLUB ACCOUNT YET?

2018 Christmas Club funds became available on October 1st! Don't forget to start your 2019 Christmas Club account!

You can designate the account to which your funds will be transferred, then have your funds transferred directly to your checking account, or we can mail you a check. Please contact a member service representative to get started.



## HOLIDAY HOURS

### Columbus Day

Saturday, Oct 6 ..... regular hours  
Monday, Oct 8 ..... closed

### Veteran's Day

Saturday, Nov 10 ..... regular hours  
Monday, Nov 12 ..... closed

### Thanksgiving

Thursday, Nov 22 ..... closed  
Friday, Nov 23 ..... regular hours

### Christmas

Monday, Dec 24 ..... closing at noon  
Tuesday, Dec 25 ..... closed  
Wednesday, Dec 26 ..... regular hours

### New Year

Monday, Dec 31 ..... closing at noon  
Tuesday, Jan 1 ..... closed  
Wednesday, Jan 2 ..... regular hours

# CONGRATULATIONS TO THE WINNER OF OUR "A"CHIEVEMENT AWARD!

Good grades DO pay off! Congratulations to Haley Marie Ashton on winning the random drawing for our "A"chievement award. Haley won a certificate and \$100 cash! To be entered into the drawing, students must submit a report card with straight A's in language, math, science, social studies or other fundamental requirements. Haley was one of almost 500 submissions and is excited to start her Freshman year at Leonardtown High school. Keep working towards those good grades, Southern Maryland students!



## SWING INTO SAVINGS!

It's a great time to sign-up for a Youth Account\*! Cedar Point wants to help members of all ages learn and practice financial responsibility. Open a new Youth Account before October 31st, 2018, and we'll deposit \$25 in the account!

Annual Percentage Yield: 0.10%, Dividend Rate: 0.10%, Minimum Balance to Earn APY: \$5.00, Rate information for Youth Accounts is accurate as of August 1, 2018

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 the 60 day period. \*This offer does not apply to current Youth Account holders or Youth Accounts closed within the last three years.

## IMPORTANT NOTICE

for all members with Consumer Open End Lines of Credit. Effective December 1, 2018 there will be an increase in the rate on your line of credit.

Type	APR	Amount
REVOLVING CREDIT	12.25%	Up to \$15,000
OVERDRAFT PROTECTION	12.25%	Up to \$2,000
PREMIUM LINE OF CREDIT	10.25%	Up to \$15,000 (minimum \$2,500 advance taken upon approval)

## CEDAR POINT FEDERAL CREDIT UNION

www.cpfcu.com | cpfcu@cpfcu.com

### HEADQUARTERS OFFICE & FINANCIAL SERVICES

22745 Maple Road  
Lexington Park, MD 20653  
301-863-7071 | 301-863-0137 (Fax)

Insurance/Investments	8463
Loans	8407
Mortgages	8408
Mortgage Rates	5409
Mastercard	8419
New Accounts	8425
Security	8452
Titles and Insurance	8461

### LEXINGTON PARK OFFICE & ATM

21748 Three Notch Road  
Lexington Park, MD 20653  
301-863-7027

### LEONARDTOWN OFFICE & ATM

40885 Merchants Lane #19  
Leonardtown, MD 20650  
301-475-0179

### PRINCE FREDERICK OFFICE & ATM

90 Auto Drive  
Prince Frederick, MD 20678  
410-414-3086

### CHARLOTTE HALL OFFICE & ATM

30330 Three Notch Road  
Charlotte Hall, MD 20622  
301-884-4074

### ADDITIONAL ATM LOCATIONS

www.AllPointNetwork.com

### Teller24

301-863-0057 | 800-444-6119

### Newsletter Editors:

Anna Schlueter | Kristin Kauffman | Linda Knott

### BOARD OF DIRECTORS

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### ASSETS

#### As of July 2018

Loans: 216,800,215  
Assets: 500,961,685  
Shares: 451,248,391  
Members: 43,491



Federally Insured by NCUA



Proud Member 2018