

COMMUNICATOR

SPRING 2022



WALDORF: A DREAM IN THE MAKING



In January, Cedar Point officially cut the ribbon for our Waldorf Branch in Charles County. Members of Cedar Point's Board as well as representatives from the Charles County library system, Charles County Chamber of Commerce, and other honored guests helped us celebrate this long-awaited occasion.

The new branch, just across the street from Target in Waldorf, is a testament to the growing technology of our day. The state-of-the-art design and security makes it the first of its kind for the credit union. This new location serves as a new concept for how Cedar Point does business, envisioning new ways to connect and serve the Tri County area. The branch has a modern look and features innovative

technology such as tablets, palm scanners, a tech table, and an updated drive-thru experience.

The sentiment was echoed in the words of Cedar Point's CEO Charles Roach on that day. "Our membership is opened to everyone in Charles County," said CEO Charles Roach at the ribbon cutting ceremony. "If you



live here or work here, you can be a member of Cedar Point. We hope to expand going into the future [for] all Charles County residents. So this is the [next step] in what they need and what they want."

The new branch is located at 11100 Weymouth Court, just off Western Parkway. We are excited to have a physical presence in Charles County and look forward to having an amazing year in 2022!



TREAT YOURSELF TO SOMETHING NEW



Nothing is quite like that new car smell. You've worked hard for your money and you deserve to have a comfortable, dependable vehicle that's as easy on the wallet as it is on the road.

Why not put that tax refund toward something you'll love and use every day? Cedar Point has low auto rates, so now is the perfect time to get the car you love at a rate you'll really like. Limitations apply. Learn more at www.cpfcu.com/auto or scan the QR code.



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

APRIL

Owen Lewis	21
Debi Melendez	15
Emerlinda Potter	6
Tynesha Holley	6

MAY

Aaron Chase	24
Nate Shoaf	16
BJ Sievers	14
Kristin Kauffman	6
Mallory Conner	6
Sandy Coffield	5

JUNE

Shelly Johnson	26
Carole Matthews	22
Cherron Godinez	9
Sara Wolf	8

PARTNERING UP WITH LOCAL DEALERSHIPS

What's better than having a great rate? Having a great rate and vehicle in one location. Cedar Point has officially begun partnerships with Lexington Park Buick GMC Chevy, TeamHyundai of Southern Maryland, Toyota of Southern Maryland, and Tom Hodges Mitsubishi. This allows you to purchase a vehicle from participating dealerships and get a Cedar Point auto loan without ever coming into a branch!

Cedar Point plans to forge new partnerships with additional dealers as we move forward, so that you can have more options. Cedar Point's low rates will be offered at the dealerships listed above, so make sure to tell the dealer that you are a member! Get our great rates at the same place where you buy the dependable and quality vehicles that you love. Check it out today!

We've partnered with some local dealerships to provide our members with our low auto rates!

Make sure you mention you are a Cedar Point member when you shop at one of these dealers.

NEW DRIVE THRU HOURS



Beginning April 1, 2022, drive thru hours for all branches will be Monday through Friday from 8 a.m. to 6 p.m. and Saturday from 8:30 a.m. to noon. We apologize for any inconvenience this may cause but we look forward to maximizing the time we are open to serve our members.

SHRED DAY

Cut the clutter! Bring your box of outdated financial records to Cedar Point's Headquarter Office to dispose of them safely on **Saturday, June 4th, 2022 between 9am and 12pm.**

Community members can drive up, drop their paper to be shredded, and leave lighter and happier, knowing their personal documents have been safely and securely disposed of. Credit union employees, along with student volunteers from the community, ensure that these documents are shredded onsite.

We can shred up to five boxes per vehicle. Paper only. Please remove binder clips and rubber bands.

HELP YOURSELF GET WHERE YOU WANT TO BE

Are you someone who wants to get more financially healthy in 2022? Here are a few tips from Colleen Blundell, the Vice President of Business & Investment Services at Cedar Point Federal Credit Union and its wholly owned subsidiary Cedar Point Financial Services. All securities and investments are offered through Hornor, Townsend & Kent, LLC. (HTK). Blundell has been with Cedar Point for 23 years, specializing in financial planning and management. She filled me in on the Credit Union's best kept secret.



"I am a huge advocate of financial well-being," Blundell told me, "Educating those in the community—especially the young people—is a top priority for Cedar Point. They might not have the dollars to invest with us yet, but educating them on what they have on a personal level and what is available to them in their employer benefit plan is instrumental in helping them take control of their financial future. Credit unions are not hard-core salespeople, we are educators. Ultimately, the

choice is yours." Empowering our community is one of the credit union's core values.

"We do financial management as well as financial planning. By 'management' we mean setting budget goals, purchase goals, savings goals that eventually lead them to be able to plan for retirement, college costs, and estate needs. We give them the tools to learn how to do it themselves and we walk them through that. We start with a needs analysis. We look at what you have, why you have it, and what you're going to need." In the analysis, budgeting helps members to think critically about their money. "You have to pay yourself first. Otherwise, you just never get ahead." By getting to know our members, we help turn goals into reality.

"Put beneficiaries on everything you have. No matter how old you are, estate planning documents are always important. If you are 18 years or older, you need a power of attorney. 'If something happens to me, what are the options for those surviving me?' This allows you and those you love to have that conversation ahead of time, so you/they know what the path is and you're

not trying to determine what that path is when you're devastated." Blundell, certified with the federal benefits program, went on to say, "We want to aid a large part of our local community members in better understanding the decisions during employment as well as at and during retirement. We want them to understand the impact of those decisions on spouses and domestic partners while they were living and at their death."

The best news of all: "Oh, by the way, Cedar Point doesn't charge for the planning services offered. I don't know why everyone in the community isn't taking advantage of these services!" Additionally, you never have to set a foot in the building if you don't want to. Almost everything regarding the education, planning, investment and insurance services offered by Cedar Point can be done virtually.

Finances can be intimidating, but Colleen Blundell and the Cedar Point team are here to educate, illuminate, and help you make life improvements. To learn more and make an appointment, visit www.cpfcu.com or call 301-863-7071, ext 8427.

FREE FINANCIAL SEMINARS

PRESENTED BY CEDAR POINT FINANCIAL SERVICES, INC.

A wholly owned subsidiary of Cedar Point Federal Credit Union

RETIREMENT PLANNING

3/23/22 • 6PM

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

ESTATE PLANNING

4/20/22 • 6PM

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

ESTATE PLANNING

9/21/22 • 6PM

Presented by Joann Wood of
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, 161 Washington Street, Suite 700, Conshohocken, PA 19428. 610-771-0800. 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.

UPCOMING HOLIDAYS

Memorial Day

Monday • May 30
CLOSED

Juneteenth

Monday • June 20
CLOSED

Independence Day

Monday • July 4
CLOSED

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

CELEBRATE YOUTH MONTH APRIL 2022

Empower your children to save for their future! National Credit Union

Youth Month is a great opportunity to start them on their financial journey. Join Cedar Point this April as we encourage youth to start saving regularly. This celebration is a great time to encourage our children to learn that saving, no matter how small the amount, can lead to great opportunities.



With our youth savings accounts and "A's=\$\$\$" program, Cedar Point is here to help kids reach their dreams. Open an account for your children or grandchildren and start them on the road to financial success. Learn more at www.cpfcu.com/youth.

DRIVE OFF WITH \$100 CASH

from Love My Credit Union Rewards when you buy a vehicle from Carvana.*



CARVANA



Love My Credit Union®
rewards

BROWSE CARS



CPFCU.COM/CARVANA

*See terms and conditions.

CEDAR POINT FEDERAL CREDIT UNION

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& FINANCIAL SERVICES
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Lexington Park, MD 20653

LEXINGTON PARK
21748 Three Notch Road
Lexington Park, MD 20653

LEONARDTOWN

40885 Merchants Lane #19
Leonardtown, MD 20650

PRINCE FREDERICK

90 Auto Drive
Prince Frederick, MD 20678

CHARLOTTE HALL

30330 Three Notch Road
Charlotte Hall, MD 20622

WALDORF

11100 Weymouth Court
Waldorf, MD 20603

ATM LOCATIONS

www.cpfcu.com/ATM

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ASSETS AS OF JANUARY 2022

Loans	\$320,502,847
Assets	\$746,391,015
Shares	\$687,019,864
Members	44,766



CEDAR POINT
FEDERAL CREDIT UNION



Federally
Insured by
NCUA



PROUD
MEMBER
2022