

COMMUNICATOR

SUMMER 2022



BRINGING HOPE TO A NEIGHBOR



Kindness can be hard to find some days, but it arrived in droves on Saturday, April 30th. Cedar Point had the privilege of sponsoring and working alongside Christmas in April to help a neighbor in need. With many hands, wheelbarrows, shovels, and about half a dozen chainsaws, we were able to bring new life to a local home.

Christmas in April is an organization sponsoring volunteers who beautify the homes of neighbors in need. For the past 32 years, several chapters of Christmas in April have been assisting homeowners throughout Southern Maryland. Cedar Point has proudly been a part of this tradition for 4 years and this year was no exception.

Cedar Point joined one of the many teams working in St. Mary's County

that day. Employees felt moved being shoulder to shoulder with so many people, surrounded by selflessness and hope. Cedar Point employees stood alongside a gentleman who sells pools, a handful of realtors, an officer, and a marine biologist; an intriguing blend of people assembled to transform the decades of damage and decay. It was inspiring.

Ken Ritter, the head organizer of Christmas in April of St. Mary's County, opened the morning by mentioning the 14 volunteers who came out in 2021 and was speechless looking out at the mass of people who showed up early and ready to work for the 2022 projects. At 8 am, volunteers began work on the house, moving and cleaning with vigor. Within hours, six truckloads of material were cleared

from the property including years of underbrush and several trees brought down by chainsaws.

As a credit union, it is easy to simply provide financial resources to members, but on that day, Cedar Point wasn't just a business. It was a group of people who wanted to make life better for someone in their community.



Since 2020, Southern Maryland has endured many hardships, yet we are still finding new ways to grow and prosper. With that endurance comes hope. Cedar Point is a part of that hope by being present and active in the community not just for a day but as long as we are here. We will continue to be a beacon of light, empowering our community and enriching the lives of our neighbors for the good of Southern Maryland.

DRIVE AWAY TO VACAY



Summer is a time to enjoy the weather and get away for awhile. With many venues and locations welcoming back visitors with open arms, now is the perfect time to buy the car you've been dreaming about. What you have been driving has served you well, but with rising gas prices and your family's needs

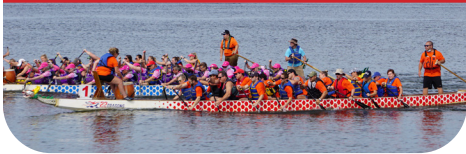
changing, now is a great time to get a comfortable, dependable, and fuel-efficient ride. You should vacation in comfort and style with your family. Not only does Cedar Point have great rates, but we have also partnered with local car dealerships to get you the car you love at a rate you deserve all in one stop. A

car is not just a car, it's part of the family and your family deserves the best. Visit cpfcu.com/auto to learn more. If you have bought a car recently, Cedar Point has auto refinancing to help put money back in your pocket. Whether you are finding a new ride or need help making the old one feel like new, Cedar Point is here to help keep your summer smooth as you roll the windows down and cruise.

SAVE THE DATE

Solomons Dragon Boat Festival

Saturday • August 13, 2022



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

JULY

Thanh Nguyen 29
Colleen Blundell 28

AUGUST

Mary Simmons 38
Wes Carter 24
Mai Cook 22
Luvina Lacey 19
Marilou Dela Cruz 17
Cheryl Morgan 17
Ashleigh Sanford 7
Terri Baker 7

SEPTEMBER

Sherrie Horn 33
Katy White 28
Laurie Langford 27
Dave Cassard 24
Amanda Phifer 14

MAKE A HOUSE A HOME

You may not be able to turn your house into a mansion, but you can always find a nicer castle. Now is the best time to lock in a low rate on a Cedar Point Mortgage when you buy a new home. The summer is a great time to enjoy where you live instead of just paying for it. Visit cpfcu.com/mortgage-services to apply. Any house can be made a home if you buy with a Cedar Point Loan.



CHART A COURSE WITH CPFS

Taking control of your finances often feels like it is impossible. There is so much information that it is hard to know what is going to fit your needs. Cedar Point Financial Services is here to bring clarity and to help you blaze a trail to financial wellness. For over a quarter of a century, CPFS has been helping members realize their goals free of charge. Insurance, saving

for retirement, and preparing for college can be very intimidating. It can be tempting to just give up on these dreams, but we are here to support your goals and make a map to success for you and your family. We strategize and educate to elevate you to new heights. Visit cpfcu.com/Planning-Services to schedule your free appointment today.

CEDAR POINT SCHOLARSHIPS



very hard since the ninth grade to get here. In college, keep that determination; don't give up. Get your degree and make your life after the degree that much better." Cedar Point is honored to have such well-rounded recipients and looks forward to the amazing things they will do.

Congratulations to our 2022 scholarship recipients!

Frank E. Gorely Scholarship

Olivia Berkut

Chopticon High School Graduate
Coastal Carolina University

Keepers Club Scholarship

Anna Kate Carrigg

Leonardtown High School Graduate
Towson University

Beacon Scholarship

Julianna Hammett

Leonardtown High School Graduate
Salisbury University

Cedar Point Financial Services Scholarship

Ezra Huckabee

Homeschool Graduate
Patrick Henry College

Education is one of the largest steps one can take toward building a career, being a better neighbor, and standing up for what is right. Cedar Point has had the pleasure of helping numerous young people continue in this pursuit of knowledge with the Frank E. Gorely scholarship, the Keepers Club scholarship, the Beacon scholarship, and the CPFS scholarship. This year's recipients were Olivia Berkut from Chopticon High School, Anna Kate Carrigg from Leonardtown High School, Julianna Hammett from Leonardtown High School, and Ezra Huckabee (not pictured) who studies at home.

These four outstanding individuals

were selected from a pool of 126 qualified applicants. Colleen Blundell, Vice President of CPFS stated, "We were impressed by the grades, extracurricular activities, and community service of all our applicants. It was so hard to choose this year!" These final four stood out due to their exemplary scholarship, leadership, and citizenship. Each recipient looks forward to attending a four-year university in the fall, continuing their education to succeed professionally.

At the scholarship ceremony held on May 16th, Cedar Point's president only had one piece of advice for the young scholars. "You have all worked

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9/21/22 • 6PM

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The Law Office of Joann M. Wood, LLC.

FAFSA & COLLEGE FUNDING

10/19/22 • 6PM

Presented by Colleen S. Blundell, VP Investment & Business
Services and Thirza Morgan, Advisor for Financial Assistance
Department at CSM

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Life, Health and Disability insurance is offered through 1847 Financial. Insurance coverage is not a Deposit, Not Guaranteed by Cedar Point Federal Credit Union, Not Insured by Any Federal Government Agency, and Not NCUSIF Insured.

UPCOMING HOLIDAYS

Independence Day

Monday • July 4
CLOSED

Labor Day

Monday • September 5
CLOSED

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

WHAT IS CARDCONTROL



CardControl allows you to set and receive alerts, control when and how your credit and debit cards are used, and monitor transactions – all from your mobile device. Get on-the-go debit/credit card alerts so you can travel with peace of mind no matter

where you go. These Instant alerts let you know the moment your card is used and can help protect against fraud, track your spending, and can be customized to alert you of specific transactions.

Please note that CardControl must be accessed through the Cedar Point digital banking app. By selecting "Cards" from the main screen, the app will prompt you to download the CardControl app. Once downloaded, the app will open alongside the Cedar Point app.



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ASSETS AS OF APRIL 2022

Loans	\$344,617,970
Assets	\$767,496,991
Shares	\$717,130,036
Members	43,342



CEDAR POINT
FEDERAL CREDIT UNION



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PROUD
MEMBER
2022