

COMMUNICATOR

SUMMER

2025

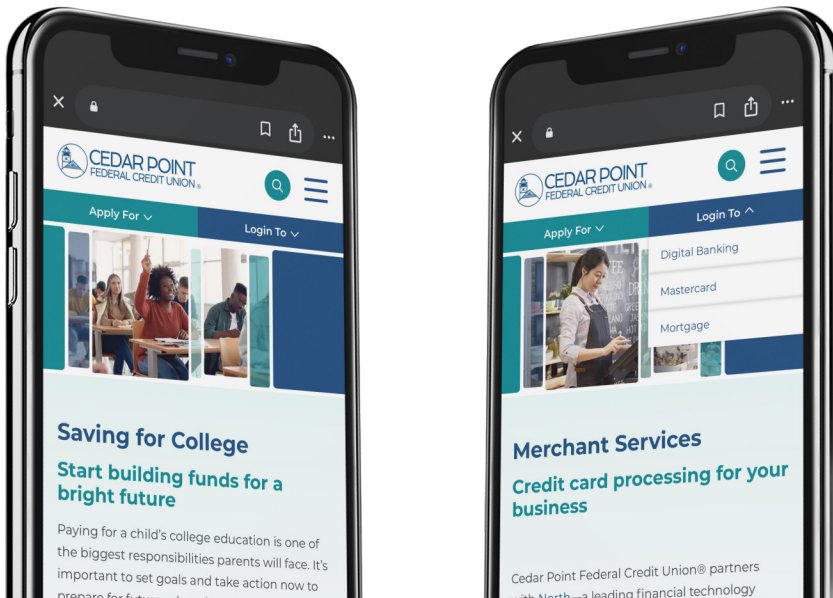
RECENT WEBSITE UPGRADE

We recently underwent a Website Upgrade, which brought a new look and feel to our website. In addition to the new look and feel, there are several new features and changes that have been made to improve your experience while navigating our website. Some of our favorite new features include:

WHAT'S NEW!

- ✓ Streamlined Site Navigation
- ✓ Branch Locator
- ✓ New Calculators
- ✓ Blog
- ✓ Online Account Opening
- ✓ Events Calendar

We thank you for your business and appreciate your support as we continue to make improvements to best serve you.



UPCOMING EVENTS



DRAGON BOAT FESTIVAL

Saturday, August 16, 2025
9:00 a.m.



BLUE CRABS FUN RUN

Saturday, September 20, 2025
9 a.m.



ANNUAL MEETING

Wednesday, September 24, 2025
6:30 p.m.



LAW ENFORCEMENT TORCH RUN

Friday, September 26, 2025
9:00 a.m.



CALVERTHEALTH BREAST CANCER 5K

Saturday, October 18, 2025
8:00 a.m.



UPCOMING HOLIDAYS >>>>

MONDAY, 1 SEPTEMBER
LABOR DAY

THURSDAY, 27 NOVEMBER
THANKSGIVING

MONDAY, 13 OCTOBER
COLUMBUS DAY

THURSDAY, 25 DECEMBER
CHRISTMAS DAY

TUESDAY, 11 NOVEMBER
VETERANS DAY

THURSDAY, 1 JANUARY
NEW YEAR'S DAY

80 ACTS OF SERVICE FOR 80 YEARS

Cedar Point turns 80 in August! While we spend most of our time looking toward the future, we also believe in reflecting on and learning from our storied past. We were formed on base in 1945 to serve the Navy sailors and civil servants who had bravely worked to protect our shores during World War II and beyond. In 2009, to better serve Southern Maryland, we received our community charter and officially opened our doors to residents of Calvert, Charles, and St. Mary's counties.

In celebration of our 80th Anniversary, we're running one of the biggest community projects we've ever attempted! We are currently working

on carrying out 80 Acts of Service to honor each of our 80 years. We aim to make the biggest impact in our communities for those who need it most.

We've received great responses from the community and have accomplished 40+ projects so far. If you know a person or organization in need of volunteers, donated items, or other support, please send us your submission, and join us as we celebrate the last 80 years and look forward to a bright future for Cedar Point, our members, and our employees.

To submit your idea for an act of service or for more information, visit cpfcu.com/80years.

CREDIT UNION AWARDS & RECOGNITIONS



Cedar Point Federal Credit Union® recently received The Marketing, PR, & Development Council's Diamond Award and the MDDC Credit Union Association's Marketing Trailblazer Award on March 26, 2025, and June 16, 2025, respectively.

Cedar Point received these great recognitions for the video series 12 Days of Risk-Mas. The videos focus on raising awareness of common fraud schemes and teaching best practices to avoid becoming victims of fraud. Aaron Chase, the credit union's Security and Cards Manager, created the original concept, which was subsequently serialized by Marketing Department employees. The team worked closely with actors from The Newtowne Players, a local community theater group in Lexington Park.

SPREADING FINANCIAL LITERACY ACROSS SOUTHERN MARYLAND

During the 2024-2025 school year, Cedar Point planned and facilitated Financial Reality Fairs for students in Charles, Calvert and St. Mary's Counties, in partnership with other financial institutions in Southern Maryland. Over 400 students from grades seventh to twelfth have participated in six events this school year.

A Reality Fair is an interactive financial literacy initiative that encourages students to think differently about money. During these events, students can simulate what it is like to be an adult for a day. They manage jobs, household expenses, and bills. Students are assigned a profession and then move from table to table, choosing their lifestyle options. Afterward, they meet with knowledgeable financial counselors to see if they managed to stay within budget or should reevaluate their financial decisions.

These fairs are designed to introduce the concept of personal financial management and

budgeting. They also explore other topics, like how education and career choice affect everyday life, the importance of credit, and how credit cards are used.

Your local credit unions are committed to helping the community by providing financial support and education for people of all ages. Cedar Point is grateful for the opportunity to reach the students in these three counties.



CEDAR POINT MOURNS THE PASSING OF TWO LEADERS

It is with a heavy heart that Cedar Point announces the passing of our former Vice Chairman Perry Rothwell and Cedar Point Financial Services, Inc. (CPFS) Board President Robert A. Russell.

Mr. Rothwell served the Board of Directors faithfully for over 40 years. He retired from the board in 2019 to enjoy time with his family. During his years on the Board, he saw the credit union through many changes in policy, technology, and branch locations. He attended many ribbon-cuttings and guided the credit union with his firm commitment to sound governance.

Mr. Rothwell was a career employee at Patuxent River Naval Air Station in Lexington Park, MD. He served in several management positions there, including Comptroller of the Naval Aviation Depot Operations Center. Mr. Rothwell was an excellent advocate for the credit union both on and off the base and was very active in the local community.

Mr. Russell served on the Cedar Point Financial Services, Inc. board for 24 years. He was an active listener and brought innovative ideas and valuable experience to CPFS. After being appointed board president in 2013, he remained dedicated to improving CPFS and the local community. Mr. Russell was passionate about the local community and wanted to make a difference through active participation.

He was a member of Holy Angels Catholic Church, serving as a lector and Eucharistic Minister. He also served numerous organizations in St. Mary's County including, MetCom, Southern Maryland Navy Alliance, St. Mary's Ryken High School (St. Francis Xavierian Society Pillars of the Community), Seventh District Optimist Club (Charter Member), Knights of Columbus (Past Grand Knight), and the St. Mary's Hospital Foundation (President for four years).

We send our condolences to both of their families.



PERRY ROTHWELL
FORMER VICE CHAIRMAN



ROBERT A. RUSSELL
CPFS BOARD PRESIDENT



UPCOMING CPFS SEMINARS >>>>

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 offered through Hornor, Townsend & Kent, LLC (HTK), Member FINRA/SIPC. 800-873-7637. 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.

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FEDERAL BENEFITS

08/20/25 • 6PM

PRESENTED BY

COLLEEN S. BLUNDELL*, VP
INVESTMENTS & BUSINESS SERVICES

RETIREMENT INCOME PLANNING

09/17/25 • 6PM

PRESENTED BY

COLLEEN S. BLUNDELL*, VP
INVESTMENTS & BUSINESS SERVICES

2025 SCHOLARSHIP RECIPIENTS

To further our mission of making a meaningful impact on the lives of our community members, Cedar Point and Cedar Point Financial Services now offer ten scholarships to graduating seniors residing in Calvert, Charles, and St. Mary's counties.

These scholarships are available through the St. Mary's County Business, Education, and Community Alliance (BECA) Common Scholarship Application, the Calvert Local Scholarship Application (CLSA), and the Charles County Scholarship Fund, Inc. Below are this year's recipients:

ST.MARY'S COUNTY

- Victoria Scarborough (Chopticon High School) - The Spark Scholarship
- David Standish (Leonardtown High School) - Vibrant Vision Scholarship
- Cole Downs (Leonardtown High School) - The Visionary Scholarship
- Rawlins Don-Simmons (St.Mary's Ryken High School) - Robert Clements Memorial Scholarship

CHARLES COUNTY

- William Clark (Thomas Stone High School) - Journey in Excellence Scholarship
- Aubrey Carignan (La Plata High School) - Horizon Seeker Scholarship
- Chloe Stanford (Westlake High School) - Infinite Potential Scholarship

CALVERT COUNTY

- Garan Gray (Patuxent High School) - Beacon Scholarship
- Jordan Hayes (Patuxent High School) - Bright Future Scholarship
- Charlotte Buckmaster (Calvert High School) - Future Leader Scholarship

These students were chosen out of a pool of hundreds of applicants. These final ten have outstanding achievements in and out of the classroom and stood out due to their impeccable scholarship, leadership, and citizenship. Cedar Point is honored to have such well-rounded recipients and looks forward to the amazing things they will do.



REMINDER



Make The Grade. Get Paid!

For every "A" the student receives in Reading, Writing, Math, Science, Social Studies, or other Fundamental Requirements, Cedar Point will deposit \$1.00 in the student's account! There is a maximum of \$5.00 deposited per report period. Parents and guardians are strongly encouraged to match.

Please bring in the report card, and the tellers will be happy to help you. Report cards can also be emailed to cpfcu@cpfcu.com.

CONGRATULATIONS TO OUR 2025 SCHOLARSHIP RECIPIENTS!

CEDAR POINT FEDERAL CREDIT UNION

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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

cpfcu.com/ATM

TELLER24

301-863-0057 • 800-444-6119

NEWSLETTER EDITORS

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Kristin Kauffman • Ashton
Osborne

BOARD OF DIRECTORS

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Frank Edomwonyi • Secretary
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Benjamin Cooper • Supervisory Chair
Spencer Drake
Bruce K. Jackson, Sr.
Gene W. Townsend
Charles Roach • President/CEO

ASSETS AS OF JUNE 2025

Loans	\$ 482,891,173
Assets	\$ 849,549,381
Shares	\$ 766,955,827
Members	46,517



CEDAR POINT
FEDERAL CREDIT UNION®



Federally
Insured by NCUA