

COMMUNICATOR

SUMMER

2026

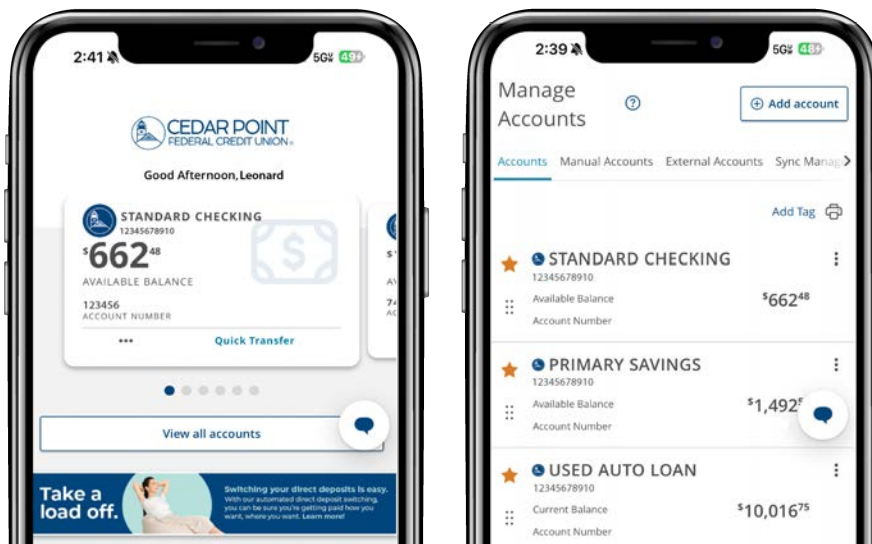
RECENT DIGITAL BANKING UPDATE

We recently updated our digital banking homepage, which brings a new look and feel. This update will provide you with a more dynamic, responsive, and personalized experience while using digital banking.

WHAT'S NEW!

- ✓ Large, easy-to-read account carousel
- ✓ View recent activity from the home screen
- ✓ Favorite frequently used accounts
- ✓ See Bill Pay activity at a glance
- ✓ View recent mobile deposits
- ✓ Easy-to-use financial management tools

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



UPCOMING EVENTS



I LOVE MY CU DAY

Friday, July 31, 2026



ANNUAL MEETING

Wednesday, September 23, 2026 6:30 p.m.



LAW ENFORCEMENT TORCH RUN

Friday, September 26, 2026 9:00 a.m.



REMINDER



Make The Grade. Get Paid!

For every "A" your 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.



UPCOMING HOLIDAYS >>>>

SATURDAY, 4 JULY
INDEPENDENCE DAY

MONDAY, 7 SEPTEMBER
LABOR DAY

MONDAY, 12 OCTOBER
COLUMBUS DAY

WEDNESDAY, 11 NOVEMBER
VETERANS DAY

THURSDAY, 26 NOVEMBER
THANKSGIVING

FRIDAY, 25 DECEMBER
CHRISTMAS DAY

FRIDAY, 1 JANUARY
NEW YEAR'S DAY

CONSIDER TURNING OFF PAPER STATEMENTS

Eliminate the wait by turning off your paper statements! In digital banking, your monthly statement is always available sooner than if your statement is mailed to you. eStatements are also more secure because they eliminate the worry of your statement sitting in an unsecured mailbox all day while you're out. Plus, turning off paper statements helps the environment by reducing our carbon footprint.

Follow these steps to turn off paper statements:

- 1: LOG IN TO DIGITAL BANKING AND SELECT 'SETTINGS'.
- 2: SELECT 'STATEMENT DELIVERY PREFERENCES'.
- 3: CHOOSE 'ELECTRONIC STATEMENTS' FOR EACH ACCOUNT.

Transfer Your Balances & Save!

Rates as Low as
8.00% APR*

visit cpfcu.com/cards for more info.

*APR= Annual Percentage Rate. Rates Accurate 07/01/26. Federally Insured by NCUA.



LEADERSHIP SOUTHERN MARYLAND

Congratulations to Amanda R., who recently graduated from Leadership Southern Maryland's (LSM) Executive Program, and to Stesha M., Kenneth C., and Ndegwa S., who graduated from LSM's Leap Program. Leadership Southern Maryland is a community leadership development organization open to those working or living in Charles, Calvert, and St. Mary's counties.

The Executive program is a nine-month program for participants to explore the topics and sectors of our community, including Defense and Industry, Economic and Workforce Development, Education, Energy and Environment, Healthcare, Housing and Human Services, and Public Safety. The LEAP program is a six-month program that encourages participants to facilitate, foster, and refine their individual leadership understanding and abilities through a course curriculum focused on self-discovery, teamwork, and networking.

Congratulations to you all, and we look forward to seeing your contributions to the Southern Maryland Community!





Offered to credit union members

**Your no-cost
accident insurance
is waiting for you.**

Accidental Death &
Dismemberment Insurance

ADI-2946617.4



**SCAN TO
LEARN MORE!**

YOUR FUTURE DESERVES A PLAN

Take the next step toward financial confidence with a retirement plan built around your goals, lifestyle, and timeline. Whether you're just starting to save or getting closer to retirement, having a clear plan can make all the difference. Our team is here to guide you through your options, answer your questions, and help you feel confident about what's ahead.

**SCHEDULE A FREE CONSULTATION WITH A
FINANCIAL PROFESSIONAL TODAY!**

301-862-8063 CPFS@CPFSINC.ORG

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CHEERS TO YOUR NEXT CHAPTER

Congratulations to the following employees on their recent retirement! We thank you for your years of Service to Cedar Point and wish you joy and fulfillment in this new chapter!

- Brenda Raley - 21 Years
- Linda Knott - 45 Years
- Ray Dodson - 6 Years
- Marion Horton - 28 Years
- Michele Torres - 18 Years



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.

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RETIREMENT PLANNING

08/26/26 • 6PM

PRESENTED BY

COLLEEN S. BLUNDELL*, VP
INVESTMENTS & BUSINESS SERVICES

RETIREMENT INCOME PLANNING

09/30/26 • 6PM

PRESENTED BY

COLLEEN S. BLUNDELL*, VP
INVESTMENTS & BUSINESS SERVICES

2026 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

- Tatiana Williams (Chopticon High School) - The Spark Scholarship
- Owen Chew (Leonardtown High School) - Vibrant Vision Scholarship
- Kendall Wathen (Leonardtown High School) - The Visionary Scholarship
- Evan Adams (Leonardtown High School) - Robert Clements Memorial Scholarship

CHARLES COUNTY

- Roman Curtis (North Point High School) - Journey in Excellence Scholarship
- Adeyosola Odubiyi (North Point High School) - Horizon Seeker Scholarship
- Imani Spencer (Westlake High School) - Infinite Potential Scholarship

CALVERT COUNTY

- Hunter Simpson (Calvert High School) - Beacon Scholarship
- Samantha Potter (Calvert High School) - Bright Future Scholarship
- Katelyn Jackson (Huntingtown High School) - Future Leader Scholarship

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



CONGRATULATIONS TO OUR 2026 SCHOLARSHIP RECIPIENTS!

CEDAR POINT FEDERAL CREDIT UNION

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Lexington Park, MD 20653

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Prince Frederick, MD 20678

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ATM LOCATIONS
cpfcu.com/ATM

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ASSETS AS OF APRIL 2026

Loans	\$ 517,619,400
Assets	\$ 904,551,521
Shares	\$ 817,455,236
Members	47,876



Federally
Insured by NCUA