

COMMUNICATOR

WINTER

2026

80th ANNIVERSARY

2025 marked our 80th anniversary! To mark the milestone, we set out on a mission to complete 80 Acts of Service to give back to the community that we have been serving since 1945.

Through community and employee submissions, Cedar Point has completed 81 Acts of Service over the course of 2025. A few of the organizations that have received assistance over the year include the Cinderella Society, the St. Mary's Public School Shoe Fund, the Ladies of Charity Calvert County, Melwood, the Solomons Mission Center, and local animal shelters throughout Southern Maryland.

These organizations received assistance through collection drives, volunteer work, financial education initiatives, and financial support for organizations throughout Southern Maryland. Over the course of 2025, Cedar Point has conducted five collection drives, several financial education workshops, and employees contributed over 700 volunteer hours to the community.

"Our employees have really stepped up to the plate for this project," said Chief Marketing Officer Kristin Kauffman. "It was important to everyone that we help our communities as much as possible. I'm excited that we were able to help in so many different ways!"

We are committed to making a positive impact in the communities we serve. We believe in banding together to help one another, member to member, and are honored to have the opportunity to support organizations that provide a wide range of services, projects, and events to enrich Southern Maryland. We'd like to extend a big thank you to those who joined us during our celebration, and we look forward to another 80 years of service.



UPCOMING HOLIDAYS >>>>

MONDAY, 19 JANUARY
MARTIN LUTHER KING JR. DAY

MONDAY, 16 FEBRUARY
PRESIDENTS' DAY

MONDAY, 25 MAY
MEMORIAL DAY

FRIDAY, 19 JUNE
JUNETEENTH

**FOR THESE HOURS AND MORE,
 VISIT [WWW.CPFCU.COM/](http://WWW.CPFCU.COM/LOCATIONS-HOURS)
 LOCATIONS-HOURS.**

CEDAR POINT WELCOMES NEW BOARD MEMBERS

Cedar Point Welcomes Wayne Davis and Bryan Dugan to our board of directors!

Wayne Davis is the founder and current president of W.M. Davis, Inc., which is a general contracting firm based in Leonardtown, providing construction services to St. Mary's, Calvert, and Charles counties. Davis is also the General Manager of SMC Group, Davis Office Park, and W.M. Davis Developmental Holdings. Davis is very active in the Southern Maryland community and is a member of several local organizations, including the Leonardtown Rotary Club, the Leonardtown Business Association, and the Leonardtown Lions Club. Davis is also a member of the St. Mary's County Photography Club and has provided

non-profit organizations with photos to auction at events in recent years.

Bryan Dugan is the founder of Mediation Alternative, LLC, and an OF Counsel attorney for Dugan, McKissick, and Longmore, LLC. Dugan earned his law degree from the University of Maryland School of Law and has been practicing in St. Mary's County since the late 1980s. He has over 25 years of experience as a litigator, with a focus on family, civil, criminal, and traffic litigation matters. Outside of his profession, Dugan is a dedicated supporter and fan of West Virginia Mountaineer Athletics, especially during basketball season.

IRA & ESA SAVINGS CHANGES

As of January 1, 2026, our IRA & ESA Savings accounts have been consolidated. There is now one Traditional IRA, one Roth IRA, and one Coverdell ESA, where previously there were two of each. The new minimum balance for all IRA & ESA Savings accounts is \$5, and the minimum balance to earn the stated APY is \$100. For questions about your IRA & ESA Savings, please call us at 301-863-7071 or stop by your local branch.

EXTRAORDINARY DIVIDEND

To celebrate our 80th anniversary and the wonderful year we have had, we gave a second special dividend to all our members in good standing in December.

We're proud to announce that we have paid over \$810,000 in Special Dividends to members this year! This extraordinary dividend was awarded to primary savings accounts in good standing in mid-December, and every account that met the requirements* received \$10.00 to be used however they'd like. We thank our members for joining us on our journey as we continue to grow and best serve their needs.

*To receive the Extraordinary Dividend, an account must have been open as of the close of business on December 8, 2025. The primary savings must have at least the required minimum balance of \$5 for primary savings to receive the dividend. The account must not be in active charge-off status, in the negative for 60 days or more on any suffix, delinquent on a loan, credit card, or mortgage for 60 days or more, and all account owners must not be deceased. Limited to one special dividend per account. Dividends are paid from current income and available earnings after required transfers to reserves.

GENE TOWNSEND RETIRES AFTER 40 YEARS OF SERVICE



Cedar Point Federal Credit Union® would like to thank Gene Townsend for his service on our Board of Directors. Townsend recently retired from his position as a director on the Cedar Point

Board of Directors in September 2025.

Townsend has served on the Cedar Point Board of Directors since 1986, where he held the positions of treasurer for 25 years and Chair for three years. Townsend is a certified financial planner and the former owner and president of GT Financial Services, Inc., which provides financial planning and business consulting services. His industry insight and knowledge have been invaluable to our institution.

In addition to his position on Cedar Point's Board of Directors, Townsend is actively involved in the Southern Maryland community. He is a former president of the Lexington Park Rotary Club, former treasurer of the Lexington Park Rotary Foundation, a member of the American Society of Military Comptrollers, and a former board member of the Patuxent Partnership. Townsend is a graduate of Leadership Maryland's class of 2002.

Thank you, Gene, for your 40 years of service to the credit union!

2026 CALENDARS

Cedar Point 2026 wall calendars, pocket calendars, and planners are in! Members can pick up their calendars from any Cedar Point branch while supplies last. This year, for the photos in our wall calendar, we held a contest for local photographers. Here is your sneak peek at a few of the winning photos in the wall calendar. Pick one up at any branch to see them all! You can also find the 2026 Civil Service Calendars on our website at cpfcu.com/calendar.



Front Cover
PC: Two Lipperts Photography



October
PC: Mach X Photography



December
PC: Toni Knisley



Back Cover
PC: Katie Suite



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 EMPLOYEE BENEFITS

01/21/26 • 6PM

PRESENTED BY

COLLEEN S. BLUNDELL*,
VP INVESTMENT & BUSINESS SERVICES

ESTATE PLANNING BASICS

02/11/26 • 6PM

PRESENTED BY

JOANN WOOD,
THE LAW OFFICE OF JOANN M. WOOD, LLC

TAX TIME SAVINGS



Looking for a better way to do your taxes this year? With seasoned tax experts and powerful tech, TurboTax® handles the details so you can be sure your taxes are done right.

- ✓ **Trusted Experts:** TurboTax has experts ready to help, whether you need answers to your tax questions along the way or want an expert to do your taxes for you from start to finish.
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- ✓ **Save 10% Instantly:** Cedar Point Federal Credit Union members are eligible for 10% off TurboTax federal products when you use the link below.

Your guaranteed maximum refund is waiting—save now on TurboTax! <https://turbotax.intuit.com/affiliate/cedarpoint>

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CLICKSWITCH

You can easily adjust which account your VA, Social Security, and employer paychecks are deposited into with our automated direct deposit switching feature in digital banking, ensuring you receive your money when you need it. Switching is fast, easy, and free.

What is ClickSWITCH?

- ✓ ClickSWITCH is an automated account switching solution that revolutionizes the way members are able to set up direct deposit. It automates, streamlines, and simplifies the process of submitting new account information for direct deposits.
- ✓ ClickSWITCH quickly, safely, and efficiently switches members' direct deposits from their old accounts to new ones. It's a time-saving value-add for anyone wanting to switch their direct deposits to a new or different financial institution or account.



Switching your direct deposits is easy.

CEDAR POINT FEDERAL CREDIT UNION

www.cpfcu.com • cpfcu@cpfcu.com

301-863-7071
Fax 301-863-0137

**HEADQUARTERS OFFICE
& FINANCIAL SERVICES**
22745 Maple Road
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
Ashton Dean-Osborne
Brandi Mick
Kristin Kauffman

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Frank Edomwonyi • Secretary
Spencer Drake • Supervisory Chair
Dr. Bob Schaller • Membership Chair
Wayne Davis
Bryan Dugan
Bruce K. Jackson, Sr.
Charles Roach • President/CEO

ASSETS AS OF NOVEMBER 2025

Loans	\$ 507,081,800
Assets	\$ 874,344,999
Shares	\$ 785,514,419
Members	47,242



CEDAR POINT
FEDERAL CREDIT UNION®



Federally
Insured by NCUA