

OCTOBER 1-10, 2025 PLANNED SYSTEM MAINTENANCE



As President and CEO of Cedar Point Federal Credit Union®, I am excited to announce our upcoming “Closer to Home” project, slated for October 2025. The success of our Technology Upgrade in 2024 has allowed us to implement tools and processes to provide greater digital access to your mortgage products, bringing them “Closer to Home”, and reducing the need for third-party support. Members with consumer or commercial mortgage loans and equity lines of credit will benefit from our improved ability to handle your accounts directly, provide faster answers, and offer more personal solutions.

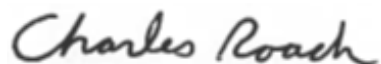
Closer to Home will bring changes that will require your attention, so please review this information thoroughly. Please ensure that your contact information is current, so you do not miss any critical communications.

WHAT TO EXPECT

This project will take place from **October 1 - 10, 2025, and the credit union will be closed for system maintenance on Saturday, October 4**. During the project timeline, there will be limited access to mortgage account details as we import new information into our system. This will also impact your mortgage payments, suffix numbers, and other important information you regularly use to transact on your mortgage product(s). Please review this packet, make notes, and take action as necessary. You will also receive a Transfer of Service Notice, indicating that your mortgage will now be serviced solely by Cedar Point.

During the project timeline, representatives will have limited access to view and transact on your mortgage loans. We ask for your patience through this transition, and we will be happy to answer any questions you may have before October. You can reach us at valet@cpfcu.com or 301-863-7071.

We thank you for your business and appreciate your support as we take this exciting step. We look forward to building a strong future together.



Charles Roach
President and CEO
Cedar Point Federal Credit Union®

Scan the QR code or visit
cpfcu.com/forever-home
for more information



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CLOSER TO HOME: PROJECT TIMELINE

Tuesday, September 30	After close of business on Tuesday, we ask that you do not make any payments to your mortgage loan(s) until October 11. If a payment is accidentally made, the credit union will make sure it is posted after the project has concluded.
Wednesday, October 1	At 5 p.m., the mortgage login from the drop-down on our website will become unavailable.
Friday, October 3	In the evening, digital banking will go into maintenance mode and Teller24 will be unavailable while we perform system maintenance.
Saturday, October 4	The credit union will be closed for system maintenance. Digital banking will be restored to full functionality in the evening after maintenance has concluded. From this point until October 10, your mortgage may not be visible in digital banking. We will continue to import information into our system until October 10, so the information you see may be incomplete until that time.

The security of member information is our top priority. All personal and account information will be secured throughout the process.

During the project's duration, there will be limited access to mortgage account details. Mortgage information will slowly become available throughout the project, as we migrate your account information from one system to another. This includes traditional mortgages as well as HELOCs, Construction Loans and Commercial Mortgages. Upon the conclusion, members will have greater visibility of their mortgage products within Digital Banking, and will no longer need to log in to a separate site to view this information.

Please note that the mortgage product information will not be fully available until the project has concluded. Use this guide to prepare in advance, as there are steps you will need to take. If you have questions about anything in this communication, please call us at 301-863-7071 or email valet@cpfcu.com, and we will be happy to assist you.

PREPARATION CHECKLIST

- Verify that Cedar Point has your up-to-date contact information.
- Review your mortgage loan information before October 1 at 5 p.m. to be sure it matches when the migration is complete.
- Identify your new loan suffix: Please read the chart on PAGE 3 to determine your new loan suffix.
- Review the section on PAGE 5 for setting up your payments. After October 1, depending on how your payments are currently made, you may need to set up your payment again using your new suffix.
- Download your statements from our current portal. This can be done up until the end of 2025.
- Make sure that the Joint Owners of your accounts are also aware of the upcoming project.
- If you don't utilize digital banking, we highly recommend signing up, as your mortgage information will now be accessed through the digital banking portal, including your electronic statements.
- Beginning in October, if you mail payments, ensure that you send all payments, to our Headquarters address:

Cedar Point FCU
22745 Maple Road
Lexington Park, MD 20653

WHAT YOU NEED TO KNOW

HOW TO LOG IN

The mortgage login drop-down will be removed from our website on October 1 at 5 p.m. If you have the Mortgage Hub bookmarked, please discontinue using it to view your account, as the information will no longer be accurate. You may, however, use the portal to download historical statements until the end of 2025.

Once this project concludes, your mortgage details will be visible in Cedar Point's Digital Banking Portal, along with the rest of your Cedar Point account information. You can log in from the homepage of our website at cpfcu.com

If you don't utilize our digital banking platform now, we strongly encourage you to enroll. You can visit our homepage at cpfcu.com, and choose Digital Banking in the login box. If you have not used digital banking before, you can enroll from the landing page by clicking "Enroll" below the login box and following the steps.



ACCOUNT IDENTIFIERS (SUFFIXES)

Account numbers will not be affected by this project; however, account identifiers, sometimes called suffixes, will change. **Account identifiers are the 4-digit number used to refer to the account type**, such as savings, checking, or loans. Account Identifiers can be found next to the account title within digital banking and on your statement, as in the images here. The chart below those images shows what your suffixes will look like.

My Mortgage	9000	:
Current Balance		\$443,992.60
Account Number		

PRIMARY SAVINGS ID	0000	
Beginning Balance		\$1,644.92
2 Total Deposits for		499.77
1 Total Withdrawals for		715.44
Ending Balance		\$1,429.25

IF YOU HAVE ONE MORTGAGE LOAN

Your new loan identifier will be the next number in the sequence in the 9000 range. For example, if your current mortgage loan identifier is 9000, your new one will be 9001. An example table is below.

CURRENT		NEW
9000	→	9001
9001	→	9002
9002	→	9003

IF YOU HAVE MORE THAN ONE MORTGAGE LOAN

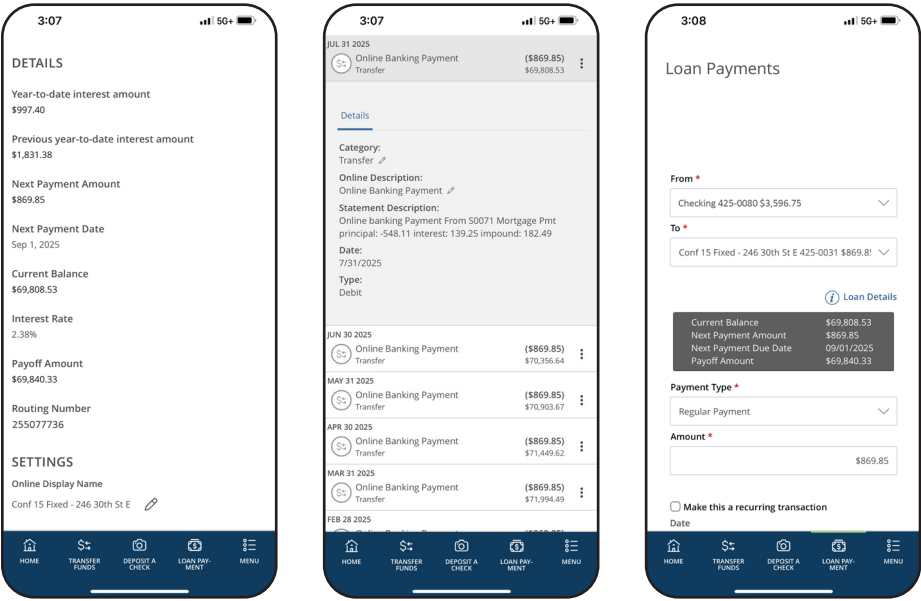
Your new loan identifiers will be the next numbers in the sequence in the 9000 range. For example, if your current mortgage loan identifiers are 9000 and 9001, your new ones will be 9002 and 9003, respectively. An example table is below.

CURRENT		NEW
Two loans with identifiers:		Next numbers in the sequence:
9000	→	9002
9001	→	9003

Use this box to record your new loan identifier(s). We recommend logging into digital banking or calling when the project is complete to be certain.

DIGITAL BANKING

Digital banking will be in maintenance mode starting the evening of Friday, October 3 and throughout the day on Saturday, October 4. Following the completion of this project on October 10, your mortgage loan information will be visible within our Digital Banking platform. As before, the mortgage tile will be present on the homepage within digital banking unless you've hidden it from view. It will appear similar to other loan tiles. You'll be able to see your balance, payment amount, transaction history, and a more accurate payoff amount. Below are some examples of what your mortgage information may look like in digital banking.



MAINTENANCE MODE

When digital banking goes into maintenance mode, it may not reflect recent transactions. When the maintenance period concludes, digital banking will reflect real-time information. Please note that mortgage information will still take several days to show in the system.

TELLER24

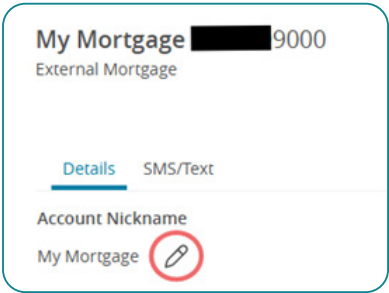
Teller24 will be unavailable while we perform system maintenance.

All mortgage products currently labeled as “external mortgage” in digital banking will now be labeled as the precise type of mortgage, with the most common being listed in the tables below:

Residential Mortgage Types
Conventional First Mortgage
Conventional Biweekly Mortgage
Conventional Jumbo Mortgage
Conventional ARM Loan
USDA Mortgage
VA Mortgage
Conventional Second Mortgage
Conventional Land Loan
Conventional Investment Loan
Conventional Construction Loan
Home Equity Line of Credit

Commercial Mortgage Types
Commercial Mortgage
Commercial Investment Mortgage
Commercial ARM Loan
Commercial Investment ARM Loan
Commercial Lot Loan
Commercial ARM Lot Loan
Commercial Construction Perm Loan
Commercial Construction Perm ARM Loan
Commercial Equity Line of Credit

If you had a nickname set up for your mortgage loan in digital banking, you may need to reset it when your suffix changes. If you didn't have nicknames set up, this is a nice way to differentiate your various loans at a glance. In Digital Banking, choose Settings, then Manage Accounts. Click on the account you'd like to nickname. You can see the suffix after your account number, which is redacted in the image. Click on the pencil to edit your nickname. In this case, we've nicknamed it “My Mortgage” but you could name it with the property address or whatever you'd like.



PAYMENTS

After September 30, all payments will need to be made through the credit union. Some payments will need to be set up again using your Cedar Point account information and the new loan suffix. We encourage you to set up your transfers and payments using digital banking once you are able to see your new loan suffix. Please see the chart on PAGE 3 for information on suffix changes. Below is a list of ways to make your payment:

- **Mail a payment:** Send payments to 22745 Maple Road, Lexington Park, MD 20653.
- **Pay in person:** Stop in at any branch to make a payment.
- **External transfer from another financial institution to Cedar Point:** If this is your preferred method, you will need to set this up again with your new loan suffix.
- **Bill Pay from another financial institution to Cedar Point:** If this is your preferred method, you will need to set this up again with your new loan suffix.
- **Digital Banking transfer:** This is our preferred method. If you are already using a digital banking transfer, you will need to set this up again with your new loan suffix.

If you make your payments by check, you can continue to use Cedar Point Federal Credit Union as the payee. If you make your payments with cash, you may continue to visit your preferred branch.

If your payment is set up through the current portal (cpfcu.yourmortgageonline.com) and is paid from an account outside of Cedar Point, you will need to set it up in digital banking after October 10. The majority of loans set up through the portal are being paid from a Cedar Point account and will not need any special action on your part.

All payments made prior to October 1 will be processed by the current system and will need to be set up with the new loan suffix before your next payment. Please check with us if you are uncertain about your payment status or setup.

STATEMENTS

Statements are currently mailed separately from your regular monthly statement and are sent once a payment is made. Following the conclusion of this project, your mortgage information will appear on your regular monthly statement and cover the previous month's activity. This ensures that members do not receive multiple statements each month. This includes biweekly mortgages.

For all payments received prior to October 1, you can expect to receive one more statement in the current format. For payments made on October 1 and later, you can expect to view your mortgage information in your regular monthly statement.

SPECIAL INFORMATION FOR HELOCS & CONSTRUCTION LOANS

Your November payment may be a higher amount than usual because of when your new statement is generated.

HELOC CHECKS

If you use checks to access your Home Equity Line of Credit, you can continue to use the checks you have.



COMMON QUESTIONS



CEDAR POINT
FEDERAL CREDIT UNION®

What is the timeline of this transition?

This project will take place October 1 through 10, 2025. Please see PAGE 2 for a detailed overview of the timeline.

Will anything change with my payment?

It may. You may need to set up your payment again with your new loan suffix. Please see PAGE 5 for more details.

Should I bring in my real estate tax bill?

You do not need to bring in your real estate tax bill. Cedar Point will manage this electronically, and no action is needed on your part. You should not need to send in any other documentation; however, if you are asked to mail any special documentation to us regarding your mortgage, please mail it to our Headquarters at 22745 Maple Road, Lexington Park, MD 20653.

Does my account number change?

Your Cedar Point account number will not change, but your loan identifiers will change. Please see the chart on PAGE 3 for more details.

What is my new loan identifier/suffix?

Your new loan identifier, sometimes called a suffix, will be the next number in the sequence in the 9000 range. For example, if your current mortgage loan identifier is 9000, your new one will be 9001. Please see the chart on PAGE 3 for a detailed overview.

Will I continue to receive a statement?

Yes; however, your mortgage information will now be included in your regular monthly statement. This is more convenient for our members and ensures that you don't receive multiple statements each month. See PAGE 5 for a detailed overview.

What actions do I need to take?

Please see our Preparation Checklist on PAGE 2 for the actions you should take prior to October 1.

Can I see more mortgage info in digital banking?

Yes. You will be able to see more information in digital banking. The mortgage tile will appear more like your other loans, such as auto loans. You'll be able to see your balance, payment amount, transaction history and a more accurate payoff amount. See PAGE 4 for images and further details.

How do I see my mortgage info?

Information will become available within our system between October 4 and 10 and will subsequently appear in digital banking. We apologize for the limited visibility during this period, as we migrate your information from one system to another.

Does my login info change?

You will no longer need to log into a separate site to view your mortgage information or statements. After the project, log in to digital banking to see everything in one place! If you do not use digital banking, we recommend signing up. Visit cpfcu.com, and choose Digital Banking in the login box. If you have not used digital banking before, you can enroll from the landing page by clicking "Enroll" below the login box and following the steps. At 5 p.m. on October 1, the mortgage login from the drop-down on our website will become unavailable.

Will my account nicknames change in digital banking?

If you had a nickname set up for your mortgage loan, you may need to reset it when your suffix changes. If you didn't have nicknames set up, this is a nice way to differentiate your various loans at a glance. See PAGE 4 for instructions.

Is my mortgage still with the credit union?

Yes! It always has been. We've simply had a third party helping us to service your mortgage.

Will my HELOC be affected?

Yes. HELOCs will see the same changes as other mortgage loans. Please note that your November payment may be a higher amount than usual because of when your new statement is generated.

Will my construction loan be affected?

Yes. Construction Loans will see the same changes as other mortgage loans. Please note that your November payment may be a higher amount than usual because of when your new statement is generated.

Will my commercial mortgage be affected?

Yes. Commercial Mortgage loans will see the same changes as other mortgage loans.

Why are you making this change?

We are making this change so that we can service your loans locally, with greater efficiency and more visibility into your mortgage products in digital banking.

Who can I call?

Call us at 301-863-7071 with any questions. Please note that we will have limited visibility into your mortgage loan information during the project period.