



# WEBSITE UPGRADE MEMBER GUIDE

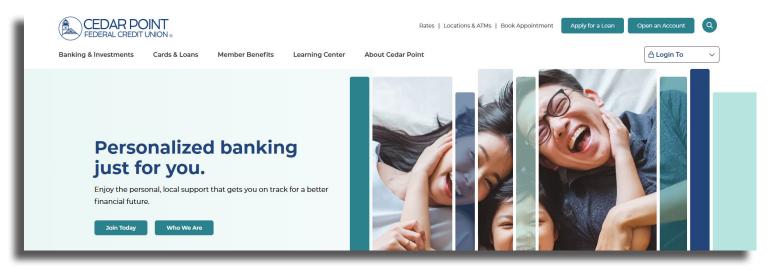
#### **HOW WILL THIS AFFECT YOU?**

The upgrade will occur in the morning on June 17th, 2025, before business hours. Users may experience limited downtime as our website undergoes system maintenance. This upgrade will not affect digital banking, which can be accessed using the app during the maintenance window. It may take time to propagate across browsers, and some users may not notice a difference right away.



We thank you for your business and appreciate your support as we take this exciting step. If you have any questions, please contact us at **301-863-7071** or at **valet@cpfcu.com**, and we will be happy to assist you.

The website URL will still be cpfcu.com.

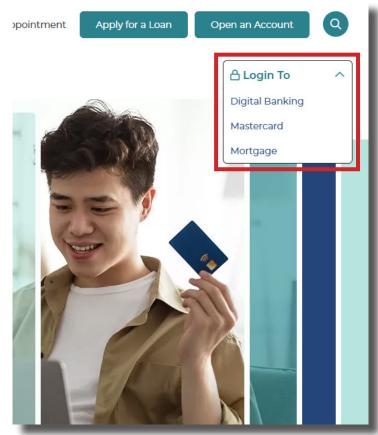


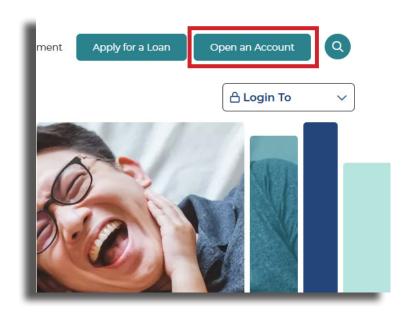
# NAVIGATING TO NEW OR FREQUENTLY UTILIZED FEATURES

#### WHERE TO LOG IN TO DIGITAL BANKING/ MORTGAGES/MASTERCARD ACCOUNT

The login box for our secure online portals, including Digital Banking, Mortgages, and Mastercard, is on the right side of the new website's header. This means you can access the login portal from most pages instead of just the home page.

You can navigate to the appropriate portal by selecting the drop-down menu where it says 'Login to' and then selecting the portal you are navigating to.





#### **OPEN AN ACCOUNT**

You can now open a Cedar Point deposit account online! We offer several account types, including savings, checking, holiday club, and certificates.

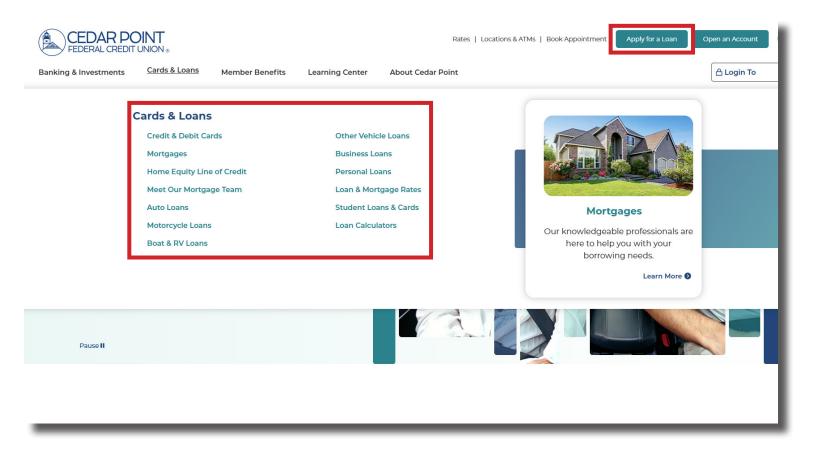
To start the online application, click the 'Open an Account' button in the top right corner of the website header. You will then be directed to our online account application.

#### APPLY FOR A LOAN

You can apply for a loan without stepping into a branch with our online loan application.

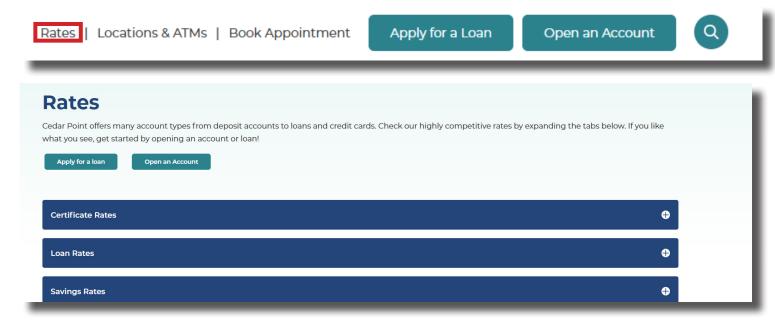
To start a loan application, click the 'apply for a loan' button in the top right corner of the website header. You will then be directed to our online loan application.

To learn more about the loan products available, go to the 'Cards & Loans' tab in the menu. You will find links to our Loan pages, where you can find more information. Cedar Point offers auto loans, business loans, mortgages, and more.



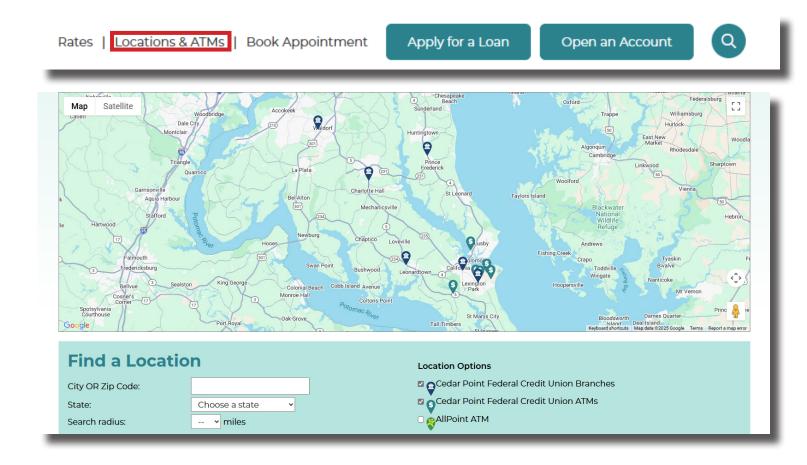
#### **CHECK RATES**

You can navigate to our rates page from the top right corner of the website header. Our rates page has all of our rates in one convenient place. Click the accordion drop-down to view the desired rate category.



#### LOCATE A BRANCH OR ATM

You can find our 'Locations & ATM' page from the top right corner of the website header. There, you can find which of our conveniently located branches and ATMs are closest, including ATMs that are part of the AllPoint Network. Below the locator, you can find our branch hours.



#### REPORT A LOST OR STOLEN CARD

Do you need to report a lost or stolen card? You can access our security page, which has instructions on how to do so. You can access the security page from the footer of any page on the website. Scroll to the bottom of a page and select 'Report Lost or Stolen card'. You can also find fraud awareness, Security FAQs, and more.



#### Fraud Protection & Lost or Stolen Cards

Cedar Point uses EnFact Fraud Protection for the detection of fraud on your Visa Debit Card and Mastercard.

For Immediate action on lost or stolen Visa Debit Card 24 hours a day:

- **800-472-3272**
- ✓ International Service 973-682-2652

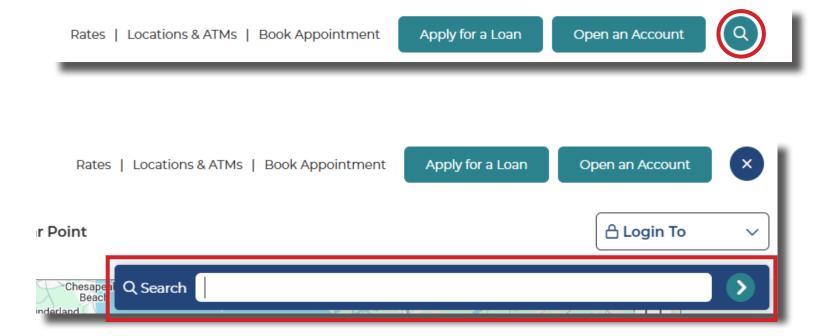
Visa Debit

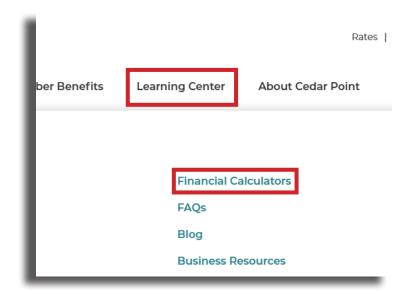
You may receive EnFact calls if there have been questionable transactions on your account. EnFact notifications (call or text) begin at 8:00 am Eastern Standard Time (EST) and cease at 9:00 pm Eastern Standard Time (EST).

If you receive an EnFact voicemail, you will be provided a case number to use when you call back. The company will have the information in advance and only need you to verify questionable transactions.

#### SEARCH OUR SITE

Having a hard time finding what you're looking for? You can search our site for it. The search bar is on the right side of the header. Select the magnifying glass in the top right corner to get the search bar to drop down. Enter what you're looking for and hit the arrow to search the site!





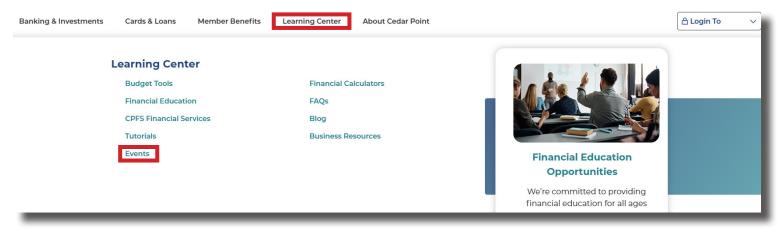
#### **USE THE FINANCIAL CALCULATORS**

We have a variety of new financial calculators available to help you make informed decisions about your personal finances.

To navigate there, select 'Learning Center' from the main menu. In the drop-down, select 'Financial Calculators'. Once there, you can select a financial calculator from our list of available calculators. Once you select a calculator, enter the information requested by the calculator, and hit the 'calculate' button.

#### ACCESS THE EVENTS CALENDAR & REGISTER FOR EVENTS

Check out our new events calendar for upcoming workshops and community events. To navigate there, select 'Learning Center' from the main menu. In the drop-down, select 'Events'. Once there, you can either select the event from the list available at the top of the page, select the list directly from the calendar, or search for events by month and year. Click on an event to see the event details page. If the event requires registration, such as a seminar, you can select the 'Register Here' button to complete the registration form.





Rates

Stay up to date on the latest CU news, learn about fraud prevention tactics, and more with our Cedar Point Blog.

To navigate there, select 'Learning Center' from the main menu. In the drop-down, select 'Blog'. Once there, you can view the blogs available by selecting 'Read More' on the article that interests you. Select from the buttons listed under 'Filter by Category' to filter based on topic or category. You can also share blogs on your social media by clicking on the icon for the desired platform on the bottom right of the blog post.







2025 Scholarship Recipients

Cedar Point and Cedar Point Financial



Fraud Prevention: Smishing

We aim to protect our members from fraud by



### 80 Acts of Service for 80 Years

5/19/2025

# 80th Anniversary

2025 is an important year for Cedar Point. We're turning 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. Many years later, 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.

# **Community Submissions**

In 2025, we're asking for your help. In celebration of our 80th Anniversary, we're launching



# FREQUENTLY ASKED QUESTIONS

IS THE WEBSITE STILL CPFCU.COM? Yes.

**CAN I STILL LOGIN ONLINE?** Yes. You will be able to access your accounts by using your current login ID and password.

IS ANYTHING ABOUT DIGITAL BANKING CHANGING? Mostly no. You will see a few changes in the color scheme, but the functionality of the app and the browser version will not change.

ARE THERE ANY NEW FEATURES IN DIGITAL BANKING? Yes. You can now apply for a new account or sub-account under Services in the menu. It will recognize you, and it will allow you to skip a few steps.

#### WHEN WILL THE NEW SITE BEAVAILABLE?

The changes will begin on Tuesday, June 17, before 9 a.m.; however, because these changes take time to propagate across the internet, some users will experience a delay. It may be several hours before some users see the changes.

WILL THE WEBSITE BE DOWN FOR ANY PERIOD OF TIME? We do not expect the site to be inaccessible at any time; however, users may experience a lag in functionality while the morning transition occurs.

# ARE THERE ANY NEW FEATURES ON THE WEBSITE?

**Open an Account:** You can now open a Cedar Point deposit account right from our homepage. We offer several account types, including savings, checking, holiday club, and certificates.

**Blog:** We're excited to introduce our blog, full of information and updates from the credit union.

**Events Calendar:** Check out our new events calendar with everything from seminars to community festivals.



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# WE ARE HERE TO HELP

We thank you for your business and appreciate your support as we take this exciting step. If you have any questions, please contact us at **301-863-7071** or at **valet@cpfcu.com**, and we will be happy to assist you.