

## Second Annual Coat Drive



Help keep someone else warm this winter. Bring your gently used coats of all sizes to our lobby during January. Help someone in need and clean out your closet at the same time! All coats will be donated to a local shelter.

JOIN  
**Morgan's**  
Innovators

### Open a Teen Account Today

Open a Morgan's Innovators account and start saving for your future today! Our teen account, named after Garrett Morgan, inventor of the traffic light, offers teens ages 13 to 19 a great way to start saving and learn the basics of financial management. It's also a great way for our Ben's Friends to continue saving as they get older!

A Morgan's Innovators account includes:

- Checking account\*
- Visa credit card with a \$500 limit\*
- Online account access
- Periodic special share certificate rates

Watch for Morgan's Innovators scholarship information in future editions of our teen newsletter.

\*Must have a parent's signature and complete an online seminar to obtain these benefits.



Effective January 1, 2008

### SAVINGS RATES

	Rate (APR)	Yield (APY)
<b>Regular Share and Holiday Accounts</b>		
\$50 – \$2,499	.50%	.50%
\$2,500 – Over	1.00%	1.00%
<b>Money Market Accounts*</b>		
\$500.00 – \$2,499.99	1.00%	1.00%
\$2,500 – \$9,999.99	2.00%	2.02%
\$10,000 – \$24,999.99	2.50%	2.52%
\$25,000.00 +	3.00%	3.03%
<b>IRA/Share Certificate</b>		
48 Months, \$500 min.	5.50%	5.61%

### LOAN RATES

**New and Used Automobile Loans** as low as **5.90% APR**  
Other rates available, terms to 84 months, 100% Financed

**1st Mortgage Loans** Market  
Home Equity Prime – 1.00%

**Signature Loans** as low as **12.90% APR**  
Maximum amount: \$15,000 • Terms to 72 months

All share accounts' anticipated dividends are paid based on credit union earnings and are calculated daily on multiple minimum balances, compounded and paid quarterly. Funds must remain in the account until the end of the quarter to earn dividends.

\*A maximum of five withdrawals per month is allowed from a money market account. After the maximum is exceeded, a \$5 fee is charged for each additional withdrawal.

**NOTE: All rates are subject to change without notice at the discretion of the Board of Directors. Visit our website for more rates and terms.**

### Staff Training

We will close at 12:30 p.m. on Thursday, February 28, May 22, August 28 and December 4 so that our staff can participate in training sessions.



Patent and Trademark Office Federal Credit Union  
SERVICE IS OUR TRADEMARK!  
[www.ptofcu.org](http://www.ptofcu.org)

1st Floor, 501 Dulany Street, Alexandria, VA 22314  
Hours: 9:00 a.m. – 3:00 p.m., Monday – Friday

**Our Mission: To provide our members with the highest level of quality, convenient, and reliable service while maintaining financial strength.**

*Commentary* is a quarterly publication of your credit union. Comments should be directed to the editor, Rita Turner.



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SERVICE IS OUR TRADEMARK!

JANUARY 2008

Free Online Bill Pay Is Here  
(See inside for details.)

## Stroll Down Easy Street

Earning Money Just Got Easier with  
Our New Minimum Balances

Open a share certificate with a minimum deposit of just \$500. That's \$500 less than the old requirement of \$1,000! This makes it easier for you to invest your money and earn higher yields sooner.

Check out our certificate rates at [www.ptofcu.org](http://www.ptofcu.org) and call 571-272-0350 to start earning more today!



## Becoming an Edison Society Member Just Got Easier Too

Join the Edison Society if you're age 50 or older with a balance of just \$500. Edison Society members must keep \$500 on deposit at all times in a primary share account. They enjoy:

- .25% APY\* on checking balances of \$500 or more
- No monthly service charges or maintenance fees
- Free ATM access at all 7-Eleven stores
- No per-check or item fees
- Free Online Teller and Bill Pay
- And more!

\*APY=Annual Percentage Yield.

# Online Bill Pay Has Arrived



No more stamps or storage space for paper statements needed! Pay your bills online by visiting the Online Teller at [www.ptofcu.org](http://www.ptofcu.org). You'll save time, money and space!

Sign up online at [www.ptofcu.org](http://www.ptofcu.org). Just click on "Online Teller" to enroll.

## Holidays

**Martin Luther King, Jr. Day,**  
Monday, January 21

**Presidents Day,** Monday, February 18

**Memorial Day,** Monday, May 26

**Independence Day,** Friday, July 4

**Labor Day,** Monday, September 1

**Columbus Day,** Monday, October 13

**Veterans Day,** Tuesday, November 11

**Thanksgiving,** Thursday & Friday,  
November 27 & 28

**Christmas,** Thursday, December 25

**New Year's Day,** Thursday, January 1, 2009

## Want to Earn 5 Easy Bucks as a Mystery Member?

We're looking for "Mystery Members" to rate our service and we suspect you'd be perfect for the job! Each month, PTOFCU will randomly select 20 members to help us survey how we're doing.

Volunteers will conduct business with any credit union employee and then privately complete and mail back a form rating the quality of service they received.\* As a thank you for helping us, we'll transfer \$5 to your savings account once we receive your completed form.

If you are interested, please go to [www.ptofcu.org/contact.jsp](http://www.ptofcu.org/contact.jsp) and we'll get you started.

\*All information you provide will be kept confidential.



## Mark Your Calendars

This year's annual meeting will be held on April 22 from noon until 2:00 p.m. in the Madison Building Auditorium. Come meet fellow members, our staff and the board of directors, and enjoy light refreshments.

Look for special promotions  
**COMING SOON**  
to Ben's Friends members!

## SAVE YOUR STATEMENT

Make sure you save your end-of-the-year statement from us. It will show your dividend earnings for the year 2007. You'll need that information when you do your taxes. And if your dividends for the year totaled more than \$10, keep an eye out for IRS Form 1099. It will be arriving in the mail sometime this month.

