

# New Location. New Convenience.

## Randolph Square Now Open

We've made a big move recently. For your convenience, we now have limited operations at the Randolph Square satellite office in Shirlington. The branch will be in Room 2A60. It will be open on Tuesdays and Thursdays from 10:00 a.m. until 2:00 p.m. Most non-cash services will be available.

Our ATM is located in the 4th floor lunch room at Randolph Square. Remember! Transactions are free for all members!

## Gift Cards— Perfect for Graduates!

Give the gift they *really* want ... **CASH!** Visa Gift cards are available in denominations ranging from \$25 to \$500.

## Holiday Closings

Friday, July 3  
**Independence Day (observed)**  
Monday, September 7, **Labor Day**

## Early Closings

### TRAINING DAY

We will close at 12:30 p.m. on Thursday so that our staff can participate in training sessions.

August 27 • December 10  
(Dates subject to change.)

Effective May 22, 2009

SAVINGS RATES		
	Rate (APR)	Yield (APY)
<b>Regular Share and Holiday Accounts</b>		
\$50.00 – \$2,499.99	.25%	.25%
<b>IRA Accounts</b>		
\$50.00 – Over	1.50%	1.50%
<b>Money Market Accounts*</b>		
\$500.00 – \$2,499.99	.65%	.65%
\$2,500.00 – \$9,999.99	.75%	.75%
\$10,000.00 – \$24,999.99	.85%	.85%
\$25,000.00 – Over	1.00%	1.00%

LOAN RATES	
<b>New and Used Automobile Loans</b>	as low as <b>4.99% APR</b>
Other rates available, terms to 84 months, 100% Financed	
<b>1st Mortgage Loans</b>	Market
Home Equity	Prime
<b>Signature Loans</b>	as low as <b>12.90% APR</b>
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.**



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

### Visa Check Card & ATM Important Phone Numbers

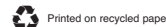
After hour hotline . . . . . (800) 754-4128  
Card activation . . . . . (800) 466-0040  
Falcon in the US. . . . . (888) 241-2440  
Falcon International . . . . . (909) 941-1034  
Visa Credit Card Lost/Stolen Number . . . (866) 563-1335  
All other inquiries. . . . . (877) 809-4216

**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 Harrell.



This credit union is federally insured by the National Credit Union Administration.



SERVICE IS OUR TRADEMARK!

JULY 2009



Get a  
**“Whatever Loan”**  
Just **Click**  
for **CASH**

**HOT 7.99% APR\* – Cool for summer**

Here's a hot deal available only through August 31, 2009.

- Borrow up to \$10,000
- Rates as low as 7.99% APR\*
- Terms to 36 months
- Borrow for any purpose you choose
- **Online applications only!**

It couldn't be easier. You must apply online to get this great rate. Use the money for anything you choose.

**Yes, we've got money to lend! Just CLICK!**

\*APR = Annual Percentage Rate. Rate applies to qualified borrowers. Other rates available.

## Meet Our Staff

Put a face with the name! We'd like for you to meet the members of our staff who help you with all types of financial transactions. They're here to answer your questions and to make managing your money easier and wiser! Stop by to say hello!



**Administration:** Rita Harrell, Director of Administration and Marketing; Tylisha Rich, Administrative Assistant.



**Accounting Department:** Sreedevi Monohan, Accounting Assistant; Nawal Hammad, Chief Financial Officer; Zarghoona Bakhtari, Systems Administrator.



**Member Services:** Joanna Salguero, Member Services Representative; Lydia Seifu, Head Member Services Representative; Catherine Williams, Loan Officer; Deborah Turner, Operations Manager; Mihret Nigussie, Member Services Representative (kneeling). (pictured separately) Ameera Farrell, Member Services Representative



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## Annual Meeting 2009 Recap

Our annual meeting was held on April 21st this year. Thanks to a good turnout of members, it was a very successful meeting. Raymond Covington, Michelle Peyton and Stella Reid were reelected to the board of directors. We greatly appreciate the many hours they volunteer each year on behalf of their fellow members.

Congratulations to our prize winners, too! Gale Owens won the I-Pod Touch and Vonda Gale won two tickets to Six Flags. Gary Jackson was the big money winner at \$75 and David Werner won \$50. Other cash prize winners were Barbara Frieson, Tameka Beverly, David Vu, George Opie, Susan McFadden, Jacqueline Edlow and Joe Scott. Thanks for taking part in this important event!

# All Signs Lead to PTOFCU

## We've got money to lend!

When you need to borrow, turn to a trusted partner — PTOFCU. We have great, low rates and a variety of terms to make sure your payment fits your budget. Protecting your financial wellbeing is important to us, too!

### Refi Your Mortgage

Historically low rates can let you cut your payment and build equity faster. Ask us how efforts to revive the national economy can help revive yours!

### \$8000 for First-time Homebuyers

Part of the American Recovery and Reinvestment Act, this federal program allows a tax credit of up to \$8000 that you will not have to repay. If you're looking to buy your first home now while purchase prices are low, we've got great financing options. Low down payments, low closing. Call 800-635-7128 or visit our website for more information.

New and Used  
Auto Loans —  
as low as **4.99% APR\***

Dealers are anxious to move vehicles off their lots, so it's also a great time to negotiate a real deal on your wheels! Get the vehicle and the purchase price you want from the dealer. Get the rate and monthly payment you want from us!

### Auto Refinances, Too!

If you're feeling stuck with a bad loan, trade it in for something better! Refinance your vehicle at the credit union to reduce your payment and pay off your loan faster. We'll reduce your current rate by 1% if your loan is for an auto less than one year old. Sorry, we can't refinance PTOFCU loans.

\*APR= Annual Percentage Rate. Rate available for qualified applicant. Other rates available.

## Life's Lessons Begin at PTOFCU

- **Ben's Friends for kids under 13**
- **Morgan's Innovators for teens**

Make sure your children learn good money management habits. Start them off with club membership. Sign up online at [www.ptofcu.org](http://www.ptofcu.org) or in person.

## Tired of Paying High Fees for Checking?

### Make the SWITCH!

Switch to PTOFCU checking.

- No Minimum Balance
- No Monthly Service Charge
- No Per-Check Fees
- FREE Visa Check Card
- FREE Home Banking
- FREE Online Bill Pay

It's easy — switch online at [www.ptofcu.org](http://www.ptofcu.org) or stop by! Make the switch today!

