

# Commentary



Service Is Our Trademark



## Go Green – And Save Green!

Apply for your PTO Federal Credit Union loans online, and we'll give you a rate reduction!

Save trees by filling out your loan application online at [ptofcu.org](http://ptofcu.org) – and save money with our reduced

loan rates. Receive a .50% rate reduction for Unsecured Loans applied for online and Auto Loans at our lowest rate – 1.74% APR\* after .25% rate reduction for online application.

**Plus, applying online is easy and convenient! Visit [www.ptofcu.org](http://www.ptofcu.org) to get started.**

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

## Another Reason to Love the Holidays! Holiday Loans from PTO Federal Credit Union

You already have a lot of reasons to love the holidays, but we want to give you one more! No-stress Holiday Loans from PTO Federal Credit Union let you borrow \$1,000 - \$5,000 for all your holiday expenses. Plus, with rates as low as 4.49% APR\* and terms up to 18 months, you can love the holidays with everything you have!



**Visit [www.ptofcu.org](http://www.ptofcu.org) for more information and to apply.**

\*APR=Annual Percentage Rate. 4.99% APR available for qualified applicants. Other rates available. Apply online for a .50% rate reduction. Applicants that have never before applied for a loan with us receive a .50% rate reduction. .50% rate reductions cannot be combined.

## GREAT ROAD TRIPS

### *Start with Great Auto Loans!*

Get on the road in no time with an auto loan from PTO Federal Credit Union! Rates are as low as 1.74% APR\* when you apply online. And, terms up to 60 months mean you'll be driving off carefree. Apply online at [www.ptofcu.org](http://www.ptofcu.org) to get this low rate – and start your adventure!



\*APR=Annual Percentage Rate. 1.99% APR available for qualified borrowers. Receive .25% rate reduction for applying online. 1.74% APR is floor rate. Other terms available.

## Shape Up Before the Holidays with a Fitness Loan

Keep your summer body all winter long with a Fitness Loan from PTO Federal Credit Union!

### **Work out your body and keep your finances in shape:**

- Borrow \$250 - \$2,500 for exercise equipment, gym membership, fitness classes or whatever you need
- 4.49% APR\*
- 24-month terms

**Visit [www.ptofcu.org](http://www.ptofcu.org) for more information.**

\*APR=Annual Percentage Rate. 4.99% APR available for qualified applicants. Other rates available. Apply online for a .50% rate reduction. Applicants that have never before applied for a loan with us receive a .50% rate reduction. .50% rate reductions cannot be combined.



## Holiday Closings

**Oct. 14 – Columbus Day**

**Nov. 11 – Veterans Day**

**Nov. 28-29 – Thanksgiving**

**Dec. 25 – Christmas Day**

**Jan. 1 – New Year's Day**

# Student Financing 101: Intro to Low-Rate Student Loans

Figuring out how to pay for college shouldn't be harder than your final exams. We make it easy with low-rate Education Loans, featuring rates as low as 7.49% APR\* and terms up to 60 months.



**Your first assignment: Visit [www.ptofcu.org](http://www.ptofcu.org) for more information and to sign up!**

\*APR=Annual Percentage Rate. 7.99% APR available for qualified applicants. Other rates available. Apply online for a .50% rate reduction. Applicants that have never before applied for a loan with us receive a .50% rate reduction. .50% rate reductions cannot be combined. \$5,000 - \$15,000 repay in 60 months; \$2,500 - \$4,999 repay in 36 months; \$1,000 - \$2,499 repay in 24 months. Promotion period 9/1/13 - 8/31/14.

## Holiday Club Accounts Reminder

The holiday shopping season is almost here! Remember, funds deposited into your holiday account must remain in the account until October 1st.

Don't have a holiday club account? Open one today and start saving for next year. **Visit [www.ptofcu.org](http://www.ptofcu.org) for more information.**

## Verification of Member Accounts

The Supervisory Committee of the Patent & Trademark Office Federal Credit Union is conducting its required verification of members' accounts. Be sure to read the notice enclosed with your statement.

## We Need Your Email Address

We want to make sure you stay informed about the latest happenings at your credit union. If you haven't done so, please go to our website at [www.ptofcu.org](http://www.ptofcu.org), and at the top of the page click "e-news signup." You can also stop by the credit union and see a member services representative or complete the form below and we will add you to the list.

## We're On Our Way to Becoming Green

PTO FCU is doing our part to help our environment. We will be going paperless with our quarterly newsletter, the Commentary, in 2013. You will receive your last print copy in January 2014. The Commentary will still be available on our website or you can request to be added to our email list. We'll be happy to mail you a print copy if you prefer. Request your print copy by emailing us at [info@ptofcu.org](mailto:info@ptofcu.org). You will need to request the print copy each quarter. Be sure to click "e-news signup" on our website or complete the form below and drop it off at the credit union, and we will email your copy each quarter. We want to make sure you stay up to date with what's happening at your credit union.

### Update Email Address/Sign Up for e-news

Name \_\_\_\_\_

Account Number \_\_\_\_\_

Email Address \_\_\_\_\_

Check here to have e-newsletter sent to you each quarter

Detach this form and drop it off at the credit union.

Credit Union Use Only \_\_\_\_\_

## Dormant Account

If you have not used your account for one year you will be charged \$15.00 until you perform a financial transaction such as making a deposit or a withdrawal. This fee will be charged quarterly until activity is performed.

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

### Savings Rates Effective October 1, 2013

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$25.00 - \$2,499	0.05%	0.05%
\$2,500.00 - Over	0.08%	0.08%
Share Draft Accounts		
\$0.00 - Over	0.00%	0.00%
IRA Accounts		
\$50.00 - Over	0.05%	0.05%
Money Market Accounts*		
\$0.00 - \$499.00	0.00%	0.00%
\$500.00 - \$2,499.99	0.05%	0.05%
\$2,500 - \$9,999	0.08%	0.08%
\$10,000 - Over	0.10%	0.10%
Share Certificate & IRA Certificates**		
Early Withdrawal Penalty Temporarily Suspended		
6 Months	0.05%	0.05%
12 Months	0.10%	0.10%
18 Months	0.14%	0.14%
24 Months	0.18%	0.18%
36 Months	0.37%	0.37%
48 Months	0.50%	0.50%

Loan Rates	Rate (APR)	Max Term
New Automobiles	1.99%	60 mos
	2.99%	60 mos
	3.99%	84 mos
100% Financing. Rate applies to qualified applicant. Other rates and terms available.		
Used Automobiles (2011 - 2013)	1.99%	60 mos
	2.99%	60 mos
Used Automobiles (2007 - 2010)	4.99%	48 mos
	5.99%	60 mos
100% NADA Retail Value. Rates apply to qualified applicants. Other rates and terms available.		

Auto Equity Loan				
APR	Amount Financed	Max Term	Fixed or Variable	
6.99%	Based on Equity	84 mos	Fixed	Minimum \$10,000 — Maximum \$50,000 (Rate applies to qualified borrower)
7.99%	Based on Equity	84 mos	Fixed	Minimum \$10,000 — Maximum \$50,000

Refinance Auto Loan / New and Used*				
(Loan must be less than 1 year old) (Floor 3.9%)				
APR	Amount Financed	Max Term	Fixed or Variable	
-1.00% of current rate	100.00%	36 mos	Fixed	N/A
-1.00% of current rate	100.00%	48 mos	Fixed	N/A
-1.00% of current rate	100.00%	60 mos	Fixed	N/A
-1.00% of current rate	100.00%	72 mos	Fixed	Minimum finance amount \$30,000.00
-1.00% of current rate	100.00%	84 mos	Fixed	Minimum finance amount \$30,000.00

Signature Loans	12.90%	60 mos
Max. amount: \$15,000. Other rates and terms available.		

	Rate (APR)	Max Term
1st Mortgage Loans	Market Rates	30 years

Home Equity	Prime (Floor 5.00%)	20 years
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Visa®	Max Amt	Fixed Rate
Platinum	\$15,000.00	10.90%
Gold	\$10,000.00	11.90%
Classic	\$5,000.00	12.90%

Unsecured Line of Credit	\$15,000.00	12.90%
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APR=Annual Percentage Rate. APY=Annual Percentage Yield.  
 \*Loan rates for qualified borrowers. Other rates and terms available.  
 \*\*All share accounts' anticipated dividends are paid based on Credit Union earnings and are calculated daily on multiple minimum balances.  
 \*\*\*Anticipated dividends are compounded and paid quarterly.  
 \*\*\*\*Funds must remain in the account until the end of the quarter to earn dividends.  
 \*\*\*\*\*A maximum of five (5) withdrawals per month is allowed from a Money Market account. After the maximum number of withdrawals is exceeded, a fee of \$5.00 for each additional withdrawal will be charged.  
 \*\*\*\*\*Requires a deposit of \$500.00 or more. Early withdrawal penalty of \$100.00 or 3 months' dividends, whichever is greater.  
 NOTE: All savings rates are subject to change without notice at the discretion of the Board of Directors.



[www.ptofcu.org](http://www.ptofcu.org)  
**Main Branch:** 1st Floor, 501 Dulany Street, Alexandria, VA 22314  
 Hours: 9:00 am - 3:00 pm, Monday - Friday  
 Phone: 571-272-0350 • Fax: 571-273-0190  
**Randolph Square Branch:** 2800 S. Randolph Street, Room 8C08, Arlington, VA 22206  
 Hours: 11:00 am - 1:00 pm, Wednesdays  
 Office: 703-933-0222 • Fax: 703-933-0002  
 Non-cash operation  
 24-hour advance notice for some services  
 (Call main office for request at 571-272-0350)  
 ATM located in the 4th floor lunch room

**Visa® Check Card & ATM Important Phone Numbers**  
 After hours hotline: 800-754-4128  
 Card activation: 800-466-0040  
 Falcon (U.S.): 888-241-2440 • Falcon (International): 909-941-1034  
**Lost/Stolen**  
 U.S. Toll Free: 888-241-2510  
 International: Collect Call 909-941-1398  
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