

# Commentary



Service Is Our Trademark

## With a Home Equity Loan, Anything Is Possible!

Enjoy rates as low as  
**1.99%**  
APR\*

Use the equity you've built up in your home for whatever it is you need – home repairs, a dream vacation, college tuition...anything! And, right now, PTO FCU is offering rates as low as 1.99% APR\* for Home Equity Loans!

Borrow up to \$75,000 and have 60 months to repay the loan. Use the money to make anything you want happen!

\*APR=Annual Percentage Rate. Borrow up to 80% Loan-to-Value. Minimum amount: \$10,000; Maximum amount: \$75,000. Other rates and terms available.

## Don't Go Over the Edge this Tax Season!

Apply for PTO FCU's Cliffhanger tax relief loan to get back on top of your finances.

Borrow up to \$10,000 at only 6.99% APR\* with a 24-month repayment term. But hurry – this offer ends April 30, 2013! Apply now and hang on to financial stability this year!

\*APR=Annual Percentage Rate. 6.99% applicable for A&B paper; .500 basis points higher for others. \$10,000 Max.



## Put Your Best Smile Forward with a Dental Loan!

You never get a second chance to make a first impression. Get the smile you've always wanted with a Dental Loan from PTO Federal Credit Union!

Rates as low as 6.99% APR\* and terms up to 24 months will keep you smiling all day long! Borrow up to \$10,000 for whatever your dental needs may be.

\*APR=Annual Percentage Rate. For qualified borrowers. Promotion available through February 14, 2014.

## NEWS YOU CAN USE

### Annual Meeting Prize Winners

Members were issued tickets upon arrival at the annual meeting. Random tickets were drawn for various prizes. For a list of winners, visit [www.ptofcu.org](http://www.ptofcu.org).

### PTO Community Day

Join us for Community Day on May 9th! Be sure to stop by our table and see what fun and deals we'll have for our members.

### Be Sure to Check Your Mail for Savings!

This month you will receive several offers for affordable insurance. Look for auto, home, life and disability insurance information to be mailed to you. If you see a product that fits your needs, just follow the instructions in the mailing. PTO FCU is constantly looking for ways to meet the needs of our members and we hope you'll find these products beneficial.

### Members Connect

Check your mail for special insurance offers from Members Connect and PTO Federal Credit Union! It's just another way we're bringing you the best deals in financial products and services.

## Holiday Closings

May 27 – Memorial Day

July 4 – Independence Day

September 2 – Labor Day

October 14 – Columbus Day

# Reduce Energy Use & Stop Draining Your Wallet

\$160 billion is a huge amount of money. But that's how much Americans spend annually on heat, air conditioning and electricity.

For the majority of homeowners, high energy bills are the result of insufficient energy conservation. If you make your home more energy efficient, you'll be able to take up to 20% or 30% off your total bills. And it isn't as hard to do as you might think.

The first step in making your home more energy efficient is to locate the problem areas. If you're unsure of what to look for, hire a professional to assess your home and energy use. A home energy audit can spot wasted energy – which is wasted money for you.

A professional will look to see if your windows and doors have leaks around them and if the air ducts in your home are sealed properly. Just a couple of leaks in the attic can take up 30-50% of your home's heat, and unsealed air ducts can reduce the efficiency in your home by up to 40%.

## Here are some other bright ideas that can make a big difference in your energy bill:

- **Use energy-efficient light bulbs** – Not only do they last up to 15 times longer than ordinary bulbs, but they also use 80% less electricity.
- **Turn off those lights** – When you leave a room, always turn off any lights you used.
- **Buy energy-efficient appliances** – They cost less to run and over time will give you considerable savings on your electricity bill.
- **Save on hot water** – Use 'economy' programs on your washing machine. And also consider washing your laundry with cold water.
- **Install a low-flow showerhead** – And also reduce your shower time by just a few minutes.
- **Turn off your computer monitor if you aren't going to use the PC for more than 20 minutes.** Turn off the entire system if you're not going to use it for more than two hours.
- **Turn your heat down** – Reducing your thermostat by just 1° F will take 10% off your heating bill.
- **Insulate your attic** – Attic insulation will keep the heat in your home for longer and pay for itself in two to three years.

**Need a little help making these upgrades?** Apply for a Green Loan from PTO Federal Credit Union and borrow up to \$10,000 to make your home more earth-friendly and wallet-friendly. Rates as low as 5.99% APR\* and repayment terms of 36 months will keep more money in your pocket for your next project!

\*APR=Annual Percentage Rate. For qualified applicants. Other rates available.



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

## Savings Rates Effective January 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
	3.99%	84 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	Rate (APR)	Max Term
	12.90%	60 mos
Max. amount: \$15,000. Other rates and terms available.		

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

Home Equity	Rate (APR)	Max Term
	Prime (Floor 5.00%)	20 years

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	Rate (APR)	Max Term
	\$15,000.00	12.90%

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  
**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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## 1st Time Borrowers Save 1.00% APR\*

If you have never borrowed from PTO FCU, now is a great time to apply. You'll get a 1% rate reduction off any unsecured loan or a new and used auto loan! Plus, the rate reduction also applies to ongoing promotional rates for these loan types. You can even extend the term of the loan to the loan promotion terms. If you apply for a non-promotion loan, those particular loan terms apply. See rates for certain restrictions.

\*APR=Annual Percentage Rate. Floor discount rate 2.99%.