

# Commentary



Service Is Our Trademark



## Loans for All Your Needs!

With the New Year comes new hopes, new dreams and new aspirations. What are your plans this year? Upgrade your car? Pay off high-rate debt? Go back to school? Look your best? Whatever your dreams may be, PTO FCU has the loans to help make it happen!

- **Auto Loan – As low as 1.74% APR\***
- **Debt Consolidation Loan – As low as 8.49% APR\***
- **Education Loan – As low as 7.49% APR\***
- **Fitness Loan – As low as 4.49% APR\***
- **Dental Loan – As low as 5.50% APR\***

Get started on your plans for 2014 today! Visit [www.ptofcu.org](http://www.ptofcu.org) for more information and to apply.

\*APR=Annual Percentage Rate. Rates shown are for qualified applicants. Auto loan rate reflects a .25% rate reduction. 1.74% APR is the floor rate. Rate is applicable if member applies online. Other loans listed reflect a .50% rate reduction when applied for online. All rates apply to qualified borrowers.

## It's Crunch Time...

Take the bite out of tax season with a Tax Relief Loan from PTO FCU!

Rates are as low as 6.99% APR\* at loan amounts up to \$10,000 with terms up to 24 months.

Apply today! Just visit [www.ptofcu.org](http://www.ptofcu.org).

\*APR=Annual Percentage Rate. 6.99% 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 Bill Blues?

Don't let holiday debt put a "humbug" on your new year. Grab a great low rate with a Holiday Loan from PTO FCU!

Consolidate your department store credit cards, credit cards with other financial institutions and other high-rate debt for one low monthly payment. Rates are as low as 4.49% APR\* with terms up to 18 months!

Get rid of the holiday blues today – 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.

## The Last Print Edition of The Commentary

PTO FCU is doing our part to help our environment. This will be the last print edition of the Commentary. The Commentary will still be available on our website or you can request to be added to our email list and receive the electronic edition. Just send a request to [info@ptofcu.org](mailto:info@ptofcu.org) or click "e-news signup" on our website. We'll be happy to mail you a print copy if you prefer. Request your print copy at the same email address. You will need to request the print copy each quarter. We want to make sure you stay up to date with what's happening at your credit union.

## Discover the Hidden Value in Your Home!



With the money you've built up in your home over the years, you could be sitting on a lot of cash! Now, put that money to use for whatever you need with a Home Equity Loan from PTO FCU.

**Borrow up to 80% Loan to Value in your home at a rate as low as 1.99% APR\*.**

Already have a Home Equity Loan somewhere else? Refinance with PTO FCU for a \$100 Visa® Gift Card!\* Visit [www.ptofcu.org](http://www.ptofcu.org) to learn more and apply today.

\*APR=Annual Percentage Rate. 1.99% APR available for qualified applicants. Other rates available. Minimum loan amount \$10,000; Maximum \$75,000. Terms up to 60 months. \$100 Visa Gift Card is a limited-time offer when you refinance your Home Equity Loan with PTO FCU.

### Happy New Year!

Best wishes to all our members for a wonderful 2014! We look forward to serving your financial needs in the upcoming year.

### Annual Meeting

Mark your calendars for our annual meeting coming up on April 15, 2014. All members are encouraged to attend!

### 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.

## Holiday Closings

- Jan. 20 – Martin Luther King, Jr. Day
- Feb. 17 – Presidents Day
- May 26 – Memorial Day
- July 4 – Independence Day
- Sept. 1 – Labor Day
- Oct. 13 – Columbus Day

### ■ Penalty-Free Withdrawals

Current Certificate of Deposit holders can now make penalty-free withdrawals at PTO FCU! For more information, please stop by or contact the credit union office.

### ■ Tax Savings with TurboTax®!

All PTO FCU members can get a special 10% discount on TurboTax® Federal Deluxe Online Edition. Just visit ptofcu.org and click on the TurboTax® logo to get started!



### ■ Save Your Statement!

Make sure you save your end-of-the-year statement from PTO FCU.



It shows your dividend earnings for the year 2013 and you'll need this information for tax purposes. If your dividends for the year total more than \$10, keep an eye out for IRS Form 1099. It will be arriving in the mail sometime this month.

## Privacy Notice

FACTS	WHAT DOES PATENT & TRADEMARK OFFICE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Transaction History</li> <li>• Credit History and Account Balances and Payment History</li> <li>• Credit Score and Overdraft History</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons PTO FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does PTO FCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions? Call 571-272-0350 or go to [www.ptofcu.org](http://www.ptofcu.org)

Who we are	
Who is providing this notice?	PATENT & TRADEMARK OFFICE FEDERAL CREDIT UNION (PTO FCU)
What we do	
How does PTO FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does PTO FCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Make deposits/withdrawals or provide account information</li> <li>• Give us contact information</li> </ul> We also collect your personal information from others such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Patent &amp; Trademark Office Federal Credit Union has no affiliates.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Patent &amp; Trademark Office Federal Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Patent &amp; Trademark Federal Credit Union markets jointly with Affinion Group and CUNA Mutual Group</li> </ul>

**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, 2014

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$25.00 – \$2,499.99	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 - \$499.99	0.00%	0.00%
\$500.00 - \$2,499.99	0.05%	0.05%
\$2,500 - \$9,999.99	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 applicants. Other rates and terms available.		
Used Automobiles (2012 - 2014)	1.99%	60 mos
	2.99%	60 mos
	3.99%	84 mos
Used Automobiles (2008 - 2011)	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	
-1.00% of current rate	100.00%	84 mos	Fixed	Minimum finance amount \$30,000	

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	10.90%
Gold	\$10,000	11.90%
Classic	\$5,000	12.90%

Unsecured Line of Credit	\$15,000	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  
**Effective immediately, the Randolph Square Branch will be open on Wednesdays by appointment only. Appointments must be made 24 hours in advance. Call 571-272-0350 to schedule appointments.**  
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  
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.