

A Snowstorm of Savings!

**Make your home your winter wonderland!
Our 3.9% APR home equity rate has been
extended until March 31, 2005.***

**Piles of student loans? Shovel
out with a Federal Consolidation
Loan! You'll have only one easy
payment per month.****

**Start the new year with your
finances in shape. Use our bill
consolidation loan, with a low rate of
just 7.9% APR and a term of 24 months,
as the first step. Make it a resolution solution!***

**Don't leave home without a coat...or your PTOFCU
Visa card! Rates are as low as 10.9% APR!***

**Looking for some tax relief? We spell relief with a
12-month loan at just 7.9% APR.***

**Plow through those holiday expenses.
See us for a holiday loan!
(Available until January 31.)**

**Roll into the new year with our
3.9% APR auto loan!***

*APR = annual percentage rate. Your rate will be based on your credit history.

**Federal Consolidation Loans are part of the Federal Family Education Loan (FFEL) program and allow eligible borrowers the opportunity to consolidate all or some of their outstanding educational loans into a single new loan, regardless of the lender or type of loan. Please ask for more details.

New Year, New Office

We're scheduled to move to the Knox Building in early 2005.
Be sure to check our website at www.ptofcu.org for updated information.
The ATM in the Madison Building is available to the general public.

Happy New
Year

Just a few notes...



Save that Statement—Don't forget to keep your end-of-year account statement for tax purposes and confirmation of your account status for year end.



Interest Income Statement—Only members who earned \$10 or more in interest income on their savings accounts will receive 1099 Interest Income Statements. If you have not received a 1099 and your interest income was \$10 or more, please contact the credit union.



Early Account Closing Fee—A \$25 fee will be charged for closing an account within 6 months of opening it.



Loan Coupon Books—If you make your loan payments using a coupon book, please contact Debora Turner at Debora.Turner@uspto.gov for a new book.



Supervisory Committee Address—Send your inquiries to:
P.O. Box 26155
Arlington, VA 22215



Membership Eligibility—Persons who meet any of the following qualifications are eligible to join PTOFCU:

- Employees of the Patent & Trademark Office
- Persons retired from the Patent & Trademark Office
- Employees of Kathpal Technologies, KM Associates, Kanesaka & Takeuchi, SOC Enterprises, Digital Technologies, or VISTRONIX Inc. working on PTO property
- Family members related by blood or marriage and organizations of such persons

ANNUAL MEETING—MARCH 10, 2005

Please plan to attend this year's annual business meeting. It's a time for you to meet the credit union's staff and elected officials. You'll also get a chance to voice your ideas and concerns and to vote for our new board officials.

And one lucky member will **win a special prize!** Everyone who attends and remains at the meeting will have a chance to win.

HOLIDAYS

Martin Luther King Jr. Day

Monday, January 17

Presidents' Day

Monday, February 21

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Columbus Day

Monday, October 10

Veterans Day

Friday, November 11

Thanksgiving

Thursday, Nov. 24
and Friday, Nov. 25

Christmas Day

Monday, December 26

TRAINING DAY CLOSINGS

Please note that the credit union will close at 12:30 p.m. on the following days so that the staff can participate in training sessions. The office will reopen at 9:30 a.m. the next morning.

March 10 • June 15
September 21 • December 1

TELEPHONE DIRECTORY

Main Office Number: 703-415-0377
Accounting Department: .. 703-415-0017
Fax: 703-415-0381
PATICU (Audio): 703-415-0382
Visa Customer Service: 1-800-237-6211
Visa Lost or Stolen: 1-800-325-3678
CU Mortgage: 1-866-277-7680

Effective April 23, 2004

LOAN RATES

New Automobile

100% Financed, Fixed Rate

Max. Term	Min. Amt. Financed	APR
Qualified Borrowers		
36 mos.	N/A	4.90%
48 mos.	N/A	6.75%
60 mos.	N/A	6.99%

Used Automobile (2004 - 2003 - 2002)

100% NADA Retail Value Financed, Fixed Rate

Max. Term	Min. Amt. Financed	APR
36 mos.	No minimum	6.75%

Other terms and rates available.

Auto Equity Loan

Qualified Borrowers		6.99%
84 mos.	\$10,000	7.99%

Refinance Auto Loan

Same terms as 100% new car loan -1.00% of current rate (Floor rate 4.90%)
12.00%

New & Used Motorcycles

Mortgage Loans:

1st Mortgage	Market
Home Equity (Special rate on front)	Prime + 0
EZ Equity (Qualified Borrowers)	6.99%
EZ Equity	8.00%
Visa (Platinum, Gold, Classic, Secured)	Fixed
Unsecured Line of Credit	12.90%

Signature Loans

Maximum amount: \$15,000

Term		APR
60 mos.	(for those who qualify)	12.90%
60 mos.		17.50%
72 mos.		17.99%

SAVINGS RATES

Rate (APR) Yield (APY)

Regular Share and Holiday Accounts

\$50 - \$999	.25%	.25%
\$1,000 - Over	.25%	.25%

IRA Accounts

\$50 - \$999	.50%	.50%
\$1,000 - Over	.50%	.50%

Money Market Accounts*

\$0 - \$499	0.00%	0.00%
\$500 - Over	.30%	.30%

IRA Certificates**

6 Months	.86%	.86%
12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.75%	1.76%
48 Months	1.85%	1.86%

Share Certificates**

6 Months	.86%	.86%
12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.75%	1.76%
48 Months	1.85%	1.86%

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 withdrawals per month is allowed from a Money Market account. After the maximum is exceeded, a \$5 fee is charged for each additional withdrawal.

**Requires a minimum deposit of \$1,000. Early withdrawal penalty of \$100 or 3 months' dividends, whichever is greater, applies.
NOTE: All savings rates are subject to change without notice at the discretion of the Board of Directors.



Patent and Trademark Office Federal Credit Union

www.ptofcu.org

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Arlington, VA 22202

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



Your savings are federally insured to \$100,000 by the National Credit Union Administration, a U.S. Government Agency.