



# Commentary

SERVICE IS OUR TRADEMARK!

JULY 2006 ■ OUR VISION: TO ASSIST MEMBERS IN ACHIEVING LIFETIME FINANCIAL SECURITY.



## \$5,000 CERTIFICATE Earns up to **4.73% APY\***

For a limited time (July 1– September 30) PTOFCU is offering a special certificate with special dividends! Invest \$5,000 or more for a term of 6 to 48 months and watch your earnings grow!

### BIRTHDAY BONUSES FOR EDISON SOCIETY MEMBERS

If you are 50 or older and a member of the Edison Society, we'll add a bonus dividend to your rate based on your age. We'll raise your dividend rate by a number of basis points equal to your age (as of December 31, 2006). For example, if you were 65 and invested \$5,000 for 48 months, your dividend rate would be 4.00% plus .65%, or 4.65%. **The annual yield would be a whopping 4.73%!**

#### \$5,000 Certificate

TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	EDISON SOCIETY APY WITH BIRTHDAY BONUS**
6 months	3.00%	3.03%	3.70%
12 months	3.35%	3.39%	4.06%
24 months	3.50%	3.55%	4.22%
36 months	3.75%	3.80%	4.47%
48 months	4.00%	4.06%	4.73%

### THE TIME IS RIGHT!

Now's the time to make more of your savings with this special offer. It's also a great time to join the Edison Society if you're eligible. There are lots of great advantages to membership, like free services and personalized attention to help with managing your finances.

\*APY= annual percentage yield.



## A penny saved is a penny Learned!

Teach your kids wise savings habits by giving them **Ben's Friends** accounts. These special accounts for kids 12 and under introduce youngsters to responsible money management, and give them the opportunity to earn dividends on their savings.

The first 25 kids to open these new accounts will also get a free \$10 deposit! Plus, each **Ben's Friends** member gets:

- A membership card
- A "Save Your Pennies" piggy bank
- Chances for special contests and promotions

### Coloring Contest

You can pick up an entry form for your child at our office. Each winner will win a \$25 deposit. There will be four prizes awarded—one for each age group (2–4, 5–7, 8–10 and 11–12).

Contact us or stop by to find out more, and don't forget to open your child's account. Contest ends August 31, 2006.



## Stay in Touch

Online Banking is here!  
[www.ptofcu.org](http://www.ptofcu.org)



# The perfect gift

What's a great gift for birthdays, anniversaries, back to school, and more? Visa gift cards, of course. You can spend them almost anywhere, and soon you'll be able to get them right here at the credit union.

**Check our website to be the first to know when they're here.**

## KUDOS for New Online Banking

*"I wanted to say that I'm very pleased with the online account access. It's one of the best things you have done for your members. And also I wanted to say thank you for approving my loan. I've been with the credit union for over 12 years and I am glad to be a member, keep up the good work!!!"* – Harry Horton, Jr.

## PTOFCU visits TC Williams H.S.



On May 16, representatives from the credit union visited TC Williams High School in Alexandria, Virginia to speak to sophomores about jobs in the financial industry. Due to the excellent response, enthusiasm and participation from the students, we plan to attend a similar event at the school in the fall.



Rita Turner, one of our representatives who visited, received an award on June 7 for her contributions to TC Williams. Congratulations!

## A Day of Fun and Community

The credit union again this year sponsored a booth at PTO's community day: a day of music, food and fun for employees of the U.S. Patent and Trademark Office. Along with helping to spread the word about the credit union, our staff members held a unique contest.

In the spirit of "guess how many jelly beans," we had three piggy banks at our booth: one filled with nickels, one with dimes and one with quarters. We're happy to announce the lucky winners: Jewel Thompson, Linda Parks and Diane Goodwyn, respectively.

Thanks to all who stopped by to visit, and be sure to continue to tell your co-workers about the credit union.

### HOLIDAYS

**Independence Day—**  
Tuesday, July 4

**Labor Day—**Monday, September 4

**Columbus Day—**  
Monday, October 9

**Veterans Day—**  
Friday, November 10

**Thanksgiving—**Thursday and  
Friday, November 23 and 24

**Christmas—**  
Monday, December 25

### TRAINING DAY CLOSINGS

We will close at 12:30 p.m. on the dates below so that our staff can participate in training sessions. The office will reopen the following day at 9:00 a.m.

**September 21 • December 14**

### TELEPHONE DIRECTORY

**Main Office Number:** ..... 571-272-0350  
**Fax** ..... 571-273-0190  
**Accounting Department:** ..... 571-272-0361  
**Fax** ..... 571-273-0191  
**PATICU (Audio):** ..... 571-272-0365  
**Visa Customer Service:** ..... 1-877-809-4216  
**Visa Lost or Stolen:** ..... 1-877-809-4216  
**CU Mortgage:** ..... 1-866-277-7680

Effective May 1, 2006

### LOAN RATES

#### New Automobile

100% Financed, Fixed Rate		APR
Max. Term	Min. Amt. Financed	
<b>Qualified Borrowers</b>		
72 mos.	N/A	<b>6.90%</b>
60 mos.	N/A	7.50%
72 mos.	N/A	8.25%

#### Used Automobile (2006-2005-2004)

100% NADA Retail Value Financed, Fixed Rate		APR
Max. Term	Min. Amt. Financed	
<b>Qualified Borrowers</b>		
72 mos.	No minimum	6.90%
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 5.90%)	12.00%

#### New & Used Motorcycles

<b>Mortgage Loans:</b>		
1st Mortgage		Market
Home Equity		Prime + 1.00%
<b>EZ Equity (Qualified Borrowers)</b>		<b>6.99%</b>
EZ Equity		8.00%

<b>Visa (Platinum, Gold, Classic, Secured)</b>	<b>Fixed</b>
<b>Unsecured Line of Credit</b>	12.90%
<b>Signature Loans</b>	

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)
<b>Regular Share and Holiday Accounts</b>		
\$50 – \$2,499	.25%	.25%
\$2,500 – Over	.50%	.51%
<b>IRA Accounts</b>		
\$50 – Over	2.00%	2.06%
<b>Money Market Accounts*</b>		
\$500 – Over	.55%	.55%
<b>IRA Certificates**</b>		
6 Months	2.50%	2.54%
12 Months	3.10%	3.14%
24 Months	3.25%	3.29%
36 Months	3.35%	3.39%
48 Months	3.50%	3.55%
<b>Share Certificates**</b>		
6 Months	2.50%	2.54%
12 Months	3.10%	3.14%
24 Months	3.25%	3.29%
36 Months	3.35%	3.39%
48 Months	3.50%	3.55%

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. An 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.**



[www.ptofcu.org](http://www.ptofcu.org)

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

**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 Turner.



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