

# Age Has Its Privileges!

At PTO FCU we have something for everyone—and for every stage of your life. When it comes to savings, borrowing and convenience, we've got your best interest in mind.

That's especially true for the youngest and most senior members! (See Kids and Money inside.)

And our senior members—those age 50 and older—are invited to join the **Edison Society**. They receive:

- one **Free** box of checks for their PTOFCU checking accounts
- **Free** ATM access at selected ATMs
- **Fee-Free** money orders, traveler's checks, cashier's checks and wire transfers
- occasional special dividends and loan rate discounts

It's a GREAT invention!

Join now  
and receive a  
**\$25**  
gas card\*

\*Supplies are limited.



## Annual Meeting Reminder

Please join us April 17 at noon in the Jefferson Building Conference Center. Light refreshments will be served.

Effective April 1, 2007

### SAVINGS RATES

	Rate (APR)	Yield (APY)
<b>Regular Share and Holiday Accounts</b>		
\$50 – \$2,499	.25%	.25%
\$2,500 – Over	.50%	.51%
<b>Money Market Accounts*</b>		
\$500.00 – \$2,499.99	1.00%	1.00%
\$2,500 – \$9,999.99	2.00%	2.02%
\$10,000 – \$24,999.99	2.50%	2.52%
\$25,000.00 +	3.00%	3.03%
<b>IRA/Share Certificate</b>		
<b>48 Months, \$1,000 min.</b>	<b>5.00%</b>	<b>5.10%</b>

### LOAN RATES

<b>New and Used Automobile Loans</b>	as low as <b>5.90% APR</b>
Terms to 72 months, 100% Financed	
<b>1st Mortgage Loans</b>	Market
Home Equity	Prime + 1.00%
<b>Signature Loans</b>	as low as <b>12.90% APR</b>
Maximum amount: \$15,000 • Terms to 72 months	

All share accounts' anticipated dividends are paid based on credit union earnings and are calculated daily on multiple minimum balances, 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.

**NOTE: All rates are subject to change without notice at the discretion of the Board of Directors. Visit our website for more rates and terms.**

## Holidays

Memorial Day, Monday, May 28

Independence Day, Wednesday, July 4

## Staff Training

We will close at 12:30 p.m. on Thursday, May 10 so that our staff can participate in training sessions.



PTO FCU  
Patent and Trademark Office Federal Credit Union  
SERVICE IS OUR TRADEMARK!  
[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.



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Patent and Trademark Office Federal Credit Union



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APRIL 2007

## Your Savings at PTOFCU are heating up!

Now that you've sized up your 2006 income and expenses for Uncle Sam, it's time to think about making your money work a little harder. Turn the heat up on your dividends with one of our certificates or open a money market account.

### Share Certificates – up to 5.10% APY

- \$1,000 minimum
- 48 month term
- For Shares or IRAs
- Other rates and terms available

### Money Market Accounts

- Open with as little as \$500
- Dividends up to 3.03% APY
- Five withdrawals per month

Again, remember that other rates and terms are available. Please call or stop by for more information.



**OUR VISION:**  
TO ASSIST MEMBERS IN ACHIEVING LIFETIME FINANCIAL SECURITY.



## Kids and Money

April 22–28 is National Credit Union Youth Week. Do you have a young person in your life who would benefit from having a share account at the credit union? Have you considered opening an account on his (or her) behalf? Perhaps this would be a good time to prepare that child to be a financially responsible adult by teaching him how to handle money.

Any child can learn to spend money. With a little help from you, your child could also learn to save it.

At PTOFCU, youngsters become **Ben's Friends!** All kids age 12 and under are eligible to open a Ben's Friends Account. Their savings will grow as dividends are added to birthday money, allowance money and more. When they open their accounts they will receive special membership cards, piggy banks (while supplies last) and information

about contests and promotions. It's a great way to begin a savings habit!



## Our Privacy Policy

PTOFCU will not share personal financial information related to you, except for operationally related activities where PTOFCU is allowed by law to share the information. Operationally related activities include using third party service providers or joint marketing, where PTOFCU controls what is being sent to our members. Under these circumstances, PTOFCU will share information with strict safeguards and will only allow for the information to be used for the stated purpose.

### Information We Collect About You:

We collect and may disclose non-public information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions;
- Information we receive from a consumer reporting agency.



### Special Notice

Members traveling in Italy and Japan may experience difficulty with debit cards.

### Information PTOFCU Discloses About You:

We do not disclose any personal information about our members and former members to anyone, except as permitted by law, and then under the strictest safeguards.

### Exceptions Permitted Under the Law:

We may disclose information we collect about you as described above, to our affiliated companies and to companies that perform services on behalf of the PTOFCU, or to other financial institutions with which we have joint agreements. We may also disclose personal financial information we collect about you as necessary to process and service transactions generally, to effect, administer or enforce a transaction requested or authorized by you or for reasons authorized by law and regulations. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with PTOFCU, we will not share information we have collected about you, except as permitted or required by law.

### How We Protect Your Information:

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

## Stay in Touch with Online Teller!

If convenience is important to you, then you should try Online Teller. It's free Internet access to your credit union accounts for things like:

- Making balance inquiries
- Transferring funds

- Applying for a loan
- Balancing your checking account
- Downloading data to Quicken and Microsoft Money

Just go online to sign up at [www.ptofcu.org](http://www.ptofcu.org)

