

Earn Money for College

PTOFCU is giving away three college scholarships: one \$1,000 scholarship to one member between the ages of 17 and 19 years old; one \$500 scholarship to one member between the ages of 15 and 16; and one \$500 scholarship to a member between the ages of 13 and 14.

Applicants must have a Morgan's Innovators account and submit the following:

- A completed scholarship application
- A grade transcript or report card
- A typed, 300-word essay on "Why Credit Unions Are Important to Young People"
- A typed list of school activities, civic activities and honors

Applications should be sent to the attention of the Scholarship Committee and must be postmarked or returned in person by July 1, 2008.

The winner in the senior category will receive his/her award at the conclusion of the judging period. Winners in the 15-16 year and 13-14 year groups will have their award deposited into a certificate of deposit where it will remain until he/she graduates high school.

Mark Your Calendars

This year's annual meeting will be held on April 22 from noon until 2 p.m. at the Madison West Training Academy #1. Come meet fellow members, our staff and the board of directors, and enjoy lunch.

Effective April 1, 2008

SAVINGS RATES

	Rate (APR)	Yield (APY)
Regular Share and Holiday Accounts		
\$50 - \$2,499	.50%	.50%
\$2,500 - Over	1.00%	1.00%
Money Market Accounts*		
\$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%
IRA Certificate		
48 Months, \$500 min.	4.20%	4.27%

LOAN RATES

New and Used Automobile Loans	as low as 4.99% APR
Other rates available, terms to 84 months, 100% Financed	
1st Mortgage Loans	Market
Home Equity	Prime - 1.00%
Signature Loans	as low as 12.90% APR
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.

Staff Training

We will close at 12:30 p.m. on Thursday, May 22, August 28 and December 4 so that our staff can participate in training sessions.



Patent and Trademark Office Federal Credit Union
SERVICE IS OUR TRADEMARK!
www.ptofcu.org

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

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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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APRIL 2008

Loyalty Pays

It pays to build a lasting relationship with PTOFCU. If you've been a PTOFCU member for 25 years or more, you're automatically eligible for our Loyalty Pays Program.* As a member of this elite group, you'll earn a .50% bonus dividend on share certificates or a .50% rate reduction on loans.** It's our way of saying thanks for your continued business!

Loyalty Pays Program members will be honored at the Annual Meeting on April 22, with special recognition for Lily M. Stone, the longest standing PTOFCU member. Lily, who is 97 years old, has been a PTOFCU member for 61 years. Lily was a stay-at-home mother who was also active in volunteer organizations such as the Patent Office Society and the American Cancer Society. She became a PTO member through her husband Isaac, who worked at the U.S. Patent Office. Today Lily lives in Northern Virginia, is a grandmother of 4 and a great grandmother of 2.

*Promotion may change or expire at any time.

**You will earn either a bonus dividend on a share certificate or a rate reduction on a loan depending on what promotion PTOFCU is offering at a specific time. Member must inform loan officer or member service representative that he/she is eligible for the program when opening a share certificate or taking out a loan.



Save Time and Money with Online Bill Pay

No stamps, no paper, no hassle — just a few of the many conveniences of using Online Bill Pay. Remember to use Online Teller and Online Bill Pay to check account balances, transfer funds, pay bills and more! You'll save time, money and space.

Sign up online at www.ptofcu.org.

Just click on "Online Teller" to enroll.



Lose the Fees

Tip the scales in your favor with a no-fee checking account from PTOFCU! Open your account today and shed those high monthly banking fees and excessive balance requirements. No minimum balance required, no monthly maintenance fee and no per check fee.

Once you've opened your account, get a Visa check card too. It's easier than writing checks and convenient to carry.



Holidays

Memorial Day, Monday, May 26

Independence Day, Friday, July 4

Labor Day, Monday, September 1

Columbus Day, Monday, October 13

Veterans Day, Tuesday, November 11

Thanksgiving, Thursday & Friday,
November 27 & 28

Christmas, Thursday, December 25

New Year's Day, Thursday, January 1, 2009

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.

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.

ATTENTION BEN'S FRIENDS & MORGAN'S INNOVATORS MEMBERS

Do You Want to Win Big?

To celebrate youth involvement at PTO FCU, we're holding a special drawing for Ben's Friends or Morgan's Innovators members who make a \$50 deposit from April 15 to June 30. Not a member? Open a new account with \$50 and you will be entered into the drawing too. Earn chances to win two Six Flags passes and a \$100 gift card.

Additionally, we've started a certificate program for Ben's Friends and Morgan's Innovators. Open a certificate with a minimum deposit of \$250 and you'll also earn an additional chance to win.

There's no limit to the number of chances you can earn so increase your chances by depositing more money or opening a certificate!

