



Holiday Gift Giving has Never Been Easier

VISA Gift Cards available from \$25 to \$500

Holiday Loan Promotion coming soon. Keep watch for details.

Toy Drive will be underway this November. Please bring a new toy to the credit union. All donations will be given to under privileged children.

Coat & Blanket Drive will be held from October 1 through December 5. All collections will take place in the credit union lobby. Donations will be made to a local shelter.

Holiday Closings

Columbus Day, Monday, October 13

Veterans Day, Tuesday, November 11

Thanksgiving, Thursday, November 27

Christmas, Thursday, December 25

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

We will be closed

Training, Thursday, December 4 at 12:30 p.m.

Effective September 1, 2008

SAVINGS RATES

| | Rate (APR) | Yield (APY) |
|---|------------|-------------|
| Regular Share and Holiday Accounts | | |
| \$50 - Over | 0.50% | 0.50% |
| Money Market Accounts* | | |
| \$500.00 - \$2,499.99 | 1.00% | 1.00% |
| \$2,500 - \$9,999.99 | 1.25% | 1.26% |
| \$10,000 - \$24,999.99 | 1.50% | 1.51% |
| \$25,000.00 + | 1.75% | 1.76% |
| IRA Certificate | | |
| 48 Months, \$500 min. | 2.91% | 2.94% |

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.



1st Floor, 501 Dulany Street, Alexandria, VA 22314

Hours: 9:00 a.m. - 3:00 p.m., Monday - Friday

Visa Check Card & ATM Important Phone Numbers

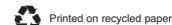
| | |
|-------------------------------------|----------------|
| After hour hotline | (800) 754-4128 |
| Card activation | (800) 466-0040 |
| Falcon in the US | (888) 241-2440 |
| Falcon International | (909) 941-1034 |
| Visa Credit Card Lost/Stolen Number | (866) 563-1335 |
| All other inquiries | (877) 809-4216 |

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 Harrell.



This credit union is federally insured by the National Credit Union Administration.



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Patent and Trademark Office Federal Credit Union



SERVICE IS OUR TRADEMARK!

OCTOBER 2008



Losing Sleep Over the Economy?

No doubt about it. The economy is going through turbulent times. How long is anybody's guess. But don't lose any sleep over the safety of your deposits at **Patent & Trademark Office Federal Credit Union**. Deposits are federally insured by the **National Credit Union Administration** (NCUA), an independent U.S. government agency. The NCUA historically has been stronger and more funded than its sister agency, the FDIC (Federal Deposit Insurance Corporation), which insures the deposits of banking customers.

- Members' accounts are insured up to \$100,000 (includes share, checking, money markets, and share certificate (CD) accounts)
- IRAs insured separately up to \$250,000

Savings Rates Are Up!

Now's a great time to deposit money at PTO! See back for rates. Visit our website for a complete listing of current rates.

PTOFCU's 1st Scholarship Winners

Congratulations to Christine Shiau, age 18, who graduated from Madison High School with an advanced diploma.

Christine is an honor roll student who won a scholar athlete award for maintaining at least a 3.5 GPA while participating in school sports.

She was also very involved in community and civic activities. Christine will be attending the University of Illinois at Urbana-Champaign this fall. She received the top prize of \$1,000.



Congratulations also to Adrienne Davis, age 16, who is a senior at Bishop McNamara High School. Adrienne is an honor roll student maintaining Cum Laude status and the Top Deciles from the 9th grade to 11th grade. She is an active volunteer in community and civic services. Adrienne received the \$500 prize.

2nd Quarter Online Bill Pay Winner

Congratulations NINA ARCHIE, winner of a \$100 gift certificate from SpaFinder.com for participating in our Online Bill Pay Sweepstakes. You could be a winner too. Each time you use our online bill pay you are automatically entered into the sweepstakes. The grand prize is \$5,000 cash.



Member Appreciation Ice Cream Social

Thank you to all the members who attended our August 21st Ice Cream Social. The event was enjoyable — and sweet — for everyone involved. Two \$100 gas cards and 6 Six Flags tickets were given away.



Attention ATM Cardholders



This is your current ATM card

Soon you will receive a new ATM card in the mail. It replaces your current card. Please destroy your old ATM card. The pin # will not change. Activate the new card by using it with your pin at an ATM. (This does not apply to Visa check cards.)

This is your new ATM card

Actual card will have "PTO Federal Credit Union" in place of "Financial Institution."



IMPORTANT INFORMATION YOU NEED TO KNOW

What if a Disaster or Catastrophic Event Occurred?

Be assured, PTO FCU has a detailed Disaster Recovery Plan in place to provide uninterrupted services to members in the event of a disaster. Data processing systems, office operations, internet-based services, and telephone communications are all covered by detailed contingency plans for either short-term or long-term periods.

Should a disaster or pandemic occur, we will communicate any special instructions through our website along with a message on our direct telephone at 571-272-3050. If our phone is not operational, information will be provided by the Patent & Trademark Office by calling 571-272-2000. If the credit union can not open at the Knox Building, its current location, a satellite office will be set up on the Carlyle Campus. We are committed to continue to serve your financial needs.