



Website Gets Thumbs Up

It looks like the changes we recently made to our website (www.ptofcu.org) have been well received. We've been getting a lot of positive feedback about the site lately.

If you're only familiar with its original design and content, check out our site now and see what we've done with it. It has a lot more to offer than before. You'll find it's easier to navigate too.



Holiday Closings

Monday, May 25, Memorial Day
Friday, July 3
Independence Day (observed)

Early Closings

TRAINING DAY

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

May 14 • August 27 • December 10
(dates subject to change)

ANNUAL MEETING

We will close at 11:30 a.m. on April 21st.

Effective April 1, 2009

SAVINGS RATES

	Rate (APR)	Yield (APY)
Regular Share and Holiday Accounts		
\$50 – \$2,499.99	0.50%	0.50%
\$2,500 – 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 Accounts		
\$50.00 – Over	1.50%	1.50%

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

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.

Printed on recycled paper

Patent and Trademark Office Federal Credit Union



SERVICE IS OUR TRADEMARK!

APRIL 2009

Annual Meeting Time!



On Tuesday, April 21, we'll be holding our annual meeting in Room 1D04 of the Randolph Conference Center from noon to 2:00 p.m. A lunch will be served to all who attend.

Please note that the credit union will close at 11:30 a.m. on that day.

Appreciation for Longtime Member Ben Padgett



This year, Ben Padgett, the longest standing PTOFCU member, will be honored at the annual meeting with special recognition. Ben, who is 82 years young, has been a PTOFCU member in good standing for over 52 years. He will come to the annual meeting in a limousine, courtesy of the credit union!

Thank you, Ben, for the loyalty you have shown to PTOFCU!



A Huge Success!

Both our members' bottom line and our country's economy have been boosted thanks to Invest in America's discounts. More than 20,000 cars have been sold through the Credit Union Member Discount from GM and Chrysler's Credit Union Member Cash program.

Your opportunity for saving on your next car has gotten even better! Chrysler and GM both have additional promotions going on right now that you can add to the above discounts. Chrysler's Employee Pricing and GM's President's Sale can help you save thousands more on your purchase.

And don't forget, when you finance your new vehicle with PTO Federal Credit Union, you'll save even more with our low loan rates!

Talk to a member representative to learn more about Invest in America or to get approved for an auto loan. You can also go to www.lovemycreditunion.org for more details on these great discount programs.

HELP FOR THE DEBT RIDDEN

Are your debts starting to get out of control? Don't wait until you have a crisis on your hands—take action now. Get all your bills out and figure out how much of your money is going where. Then cut your expenses wherever you can. Stop using credit cards. Sell belongings you can live without. And ask for help.

Consumer Credit Counseling Service counselors have helped countless people put their financial houses in order. To find a Consumer Credit Counseling Service office near you, call (800) 388-2227 or go to www.nfcc.org.



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.

PUMP UP THE SAVINGS!

Patent and Trademark Office FCU has filled the tank to the brim with savings! We're offering rates as low as 4.99% APR* on all new and used 2007 or newer auto loans. And if that's not great enough, we will give a full tank of gas (\$50 maximum) to the first 20 members who take out an auto loan with us before April 30, 2009!

- Skip up to two months of payments (no fee)
- Free Carfax report
- Convenient online application

Also available:

- Guaranteed Auto Protection (GAP) – Covers the gap between the amount your car is worth and the amount you still owe in the event that your car is totaled or stolen and unrecovered.

- Extended Warranty – Covers major repairs. Get your vehicle repaired anywhere in the U.S. and Canada and receive 24/7 roadside benefits such as towing, emergency services, rental car, travel expenses and flat tire changing.
- Debt Protection – In the event of disability or death, we will cancel your loan payment, either temporarily or permanently.

Apply online today at ptofcu.org or call us for a loan application! You won't believe the superb service and huge savings you'll receive with an auto loan from Patent and Trademark Office FCU!

Hurry! Offer ends April 30, 2009!

Contact a loan officer for more details at 571-272-0350.