

Commentary



Service Is Our Trademark

SIZZLING SUMMER LOAN SPECIALS

Ditch the Dealer!

Summer auto financing specials get you the RIDE you love – new or used – at a RATE that fits your life:



2 years starting at

2.99%
APR¹

Borrow \$20K at 2.99% for 2 yrs= \$396.42 bi-weekly

SKIP your payments for the first three months!

3 years starting at

3.99%
APR¹

Don't spin your wheels any longer – specials end September 30, 2010. Stop in to talk with an auto financing expert or call PTOFCU today!

¹ Qualifying used vehicles must be no older than 2 years. Rates apply to qualifying applicants. Other rates and terms available

Tuition. Books. Room & Board. No problem!

You can't put a price on a good education, but you can get a helping hand in paying for the education expenses with a loan from us.

Borrow \$15000 for 5 yrs at 7.99%= \$140.07 bi-weekly

Don't be tardy on this deal – special rates end April 1, 2011.

7.99%
APR*

60 months
Maximum \$15,000



WHATEVER You're Thinking...

Take a vacation, put in that backyard pool or just pay off a few bills – whatever you're thinking, head to www.ptofcu.org to take advantage of Internet-only specials on our Whatever Loan:

6.99%
APR*

2 years – maximum \$5000

7.49%
APR*

3 years – maximum \$10,000

Borrow \$5000 for 2 yrs at 6.99% = \$103.15 bi-weekly
Borrow \$10K for 3 yrs at 7.49% = 143.29 bi-weekly

SKIP your first monthly payment or first two bi-weekly payments!

Apply online today – Internet-only special ends September 30, 2010.

*APR=Annual Percentage Rates. Rates apply to qualifying applicants.



Help your children learn smart saving and spending habits with a Ben's Friends account from PTO FCU. Ben's Friends have their own web site packed with fun features in a safe environment. Ben and his cast of characters come to life, teaching valuable lessons on smart saving and spending through fun, interactive games for your children.

Visit the Ben's Friends web site by going to www.ptofcu.org, finding the "Savings" tab along the top toolbar, and selecting "Ben's Friends."

It's easy to open a Ben's Friends account for your child, either online or at any branch with a minimum deposit of just \$10.

Holiday Closings

Independence Day Monday, July 5
Labor Day Monday, September 6

Free AD&D Insurance

We're proud to have you as a PTOFCU member, and we're doing our best to do what's best for you. That's why we're offering free Accidental Death & Dismemberment (AD&D) insurance to all PTOFCU members. Visit www.ptofcu.org for information on how you can enroll for this free benefit.

PATENT & TRADEMARK OFFICE FEDERAL CREDIT UNION PRIVACY NOTICE

Patent & Trademark Office Federal Credit Union (PTOFCU) is owned by its members and run by a Board of Directors elected by the members. You can be confident that your financial privacy is a top priority of PTOFCU. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

It has been PTOFCU's long-held policy to not share non-public personal information the credit union maintains with any nonaffiliated third party. Non-public personal information is any personal financial information about you, our member.

WHAT IS PTOFCU'S 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

- 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.

WHAT INFORMATION DOES PTOFCU DISCLOSE 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.

WHAT ARE THE EXCEPTIONS PERMITTED UNDER THE LAW?

We may disclose information we collect about you as described above 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.

Our Mission: To provide our members with the highest level of quality, convenient and reliable service while maintaining financial strength.

Savings Rates Effective July 1, 2010

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$50 – \$2,499	.25%	.25%
\$2,500 +	.35%	.35%
Money Market Accounts*		
\$500.00 – \$2,499.99	.40%	.40%
\$2,500 – \$9,999.99	.50%	.50%
\$10,000 – \$24,999.99	.55%	.55%
\$25,000 +	.65%	.65%
IRA Certificate		
48 Mos, \$500 min.	1.39%	1.40%

Loan Rates

New & Used Auto Loans

as low as **4.99%** 60 mos

100% Financing • Other rates and terms available.

1st Mortgage Loans **Market**

Home Equity **Prime (floor rate is 5.00%)**

Signature Loans

as low as **12.90%** 60 mos

Max. amount: \$15,000 • Other rates and terms available.

APR=Annual Percentage Rate. APY=Annual Percentage Yield.

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 web site for more rates and terms.

Seminars

FREE seminars – learn and enjoy a light lunch!

Wills and Estate Planning

Thursday, July 15, Noon-1:15 pm

MDW PTA Lecture Hall, Room 1B25

How to Qualify for a Credit Union Loan

August 18, Noon-1:15 pm

Knox PTA Lecture Hall, Room 0B75

Reservations are required. Reserve your seat by registering online at

www.ptofcu.org. Click on Resources then Free Seminars or call 571-272-0350.

To suggest topics for future seminars email us at info@ptofcu.org.



www.ptofcu.org

Main Branch: 1st Floor, 501 Dulany Street, Alexandria, VA 22314

Hours: 9:00 am – 3:00 pm, Monday – Friday
Phone: 571-272-0350 • Fax: 571-273-0190

Randolph Square Branch: 2800 S. Randolph Street, Room 2A60, Arlington, VA 22206

Hours: 10 am - 2 pm, Tuesdays and Thursdays
Phone: 703-933-0222 • Fax: 703-933-0002

VISA® Check Card & ATM Important Phone Numbers

After hours hotline: 800-754-4128

Card activation: 800-466-0040

Falcon (U.S.): 888-241-2440 • Falcon (International): 909-941-1034

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