

Commentary



Service Is Our Trademark



Whatever Loan Extended!

We've extended our popular Whatever Loan through October 31! That means you still have time to make your wishes come true with a loan designed to meet your unique needs – whatever they may be: a beautiful new kitchen, an enchanted vacation or maybe just a little help paying down debt. A Whatever Loan from PTO FCU is here to make your wish come true. Check out these Internet-only special rates:

<p>6.99% APR*</p> <p>2 years – maximum \$5,000</p> <p>Borrow \$5,000 for 2 yrs at 6.99% = \$103.15 bi-weekly</p>	<p>7.49% APR*</p> <p>3 years – maximum \$10,000</p> <p>Borrow \$10,000 for 3 yrs at 7.49% = \$143.29 bi-weekly</p>
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Apply for your Whatever Loan today! Visit www.ptofcu.org to apply online in minutes. Don't wait – this special offer turns into a pumpkin October 31!



Seasonal Moola!

'Tis the season for a low-rate Holiday Loan from PTO FCU! Rates start at just 7.99% APR!* Get up to \$5,000 to help make the season merry and bright: extra cash for holiday gifts, a relaxing holiday vacation – whatever is on your wish list! This special offer starts November 1 and melts away on December 31. Hurry in to PTO FCU or apply online for your Holiday Loan today! *APR = Annual Percentage Rate. Maximum amount \$5,000; maximum term 12 months. Rates apply to qualified borrowers. Other rates available.

Frosty Low Auto Rates Coming Soon...

At PTO FCU, our auto loan rates are falling with the temperatures. Get ready for our Fall Auto Loan Special, Nov. 19 – Dec. 5. Buy a new or used car at participating dealers and get these frosty low rates:

<p>2.99% APR*</p> <p>For 24 Months</p>	<p>3.99% APR*</p> <p>For 36 Months</p>
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Mark your calendars for the Fall Auto Loan Special, Nov. 19 – Dec. 5. Visit our website for participating dealers and more information, and keep an eye on your mailbox for additional details. *APR = Annual Percentage Rate. Rates apply to qualified borrowers. Other rates available.



Kick-Start the Season of Giving

Coat Drive Starts October 1

Help a neighbor in need – bring your gently-used coats to PTO FCU between October 1 – January 7. Donations are given to a local shelter. You'll help those in need stay warm this winter, and you might just get a warm, fuzzy feeling yourself!

Toy Drive starts November 1

Put a smile on a child's face with a donation to PTO FCU's annual Toy Drive. Bring new, unopened toys to PTO FCU between November 1 – December 17. Your donations will light up the holiday season for underprivileged children in the community.

Seasonal Closings

- Oct. 11 · Columbus Day
- Nov. 11 · Veterans' Day
- Nov. 25 and 26 · Thanksgiving
- Dec. 9 · Early closing at 12:30 pm for Staff Training
- Dec. 27 · Christmas Day
- Jan. 3 · New Year's Day



Get Visa® Freedom – Skip the Fees

You work hard for your money, and you're responsible in managing it. That's why PTO FCU is happy to provide the unsurpassed convenience, freedom and dependability of a Visa® credit card – without the fees, traps and other hassles you may run into elsewhere.

PTO's Annual Percentage Rates Why PTO FCU's Visa® credit card is the smart, convenient, dependable choice for financial freedom

(Effective date Oct. 1, 2010)

- Visa® Platinum: **10.90%**
- Visa® Gold: **11.90%**
- Visa® Classic: **12.90%**
- Secured Visa®: **18.00%**

- No monthly service charge
- No annual fee
- No usage/non-usage penalties
- No balance transfer fee
- Only \$2.00 cash advance fee
- Cash advance interest rate same low rate as purchases

Many financial institutions boast special low rates, oversized credit limits and fairy tale rewards programs. But look more closely and you're likely to discover a gauntlet of hidden fees, penalty traps and other shrouded headaches. That rock-bottom 'promotional' rate may be hiked up within months. Don't spend enough on your card? They'll hit you with a fee. Want to cash in your 'rewards'? That'll cost you, too.

At PTO FCU, our Visa® credit cards boast your best interest. That means always-low rates starting at just 10.90% APR – rates that won't rise and fall on a promotional whim. Credit card offers change often. We cannot guarantee the accuracy of this information at the time you view this article. That means no annual fees or hidden penalties for using – or not using – your Visa® credit card. And that means a friendly face from PTO FCU ready to answer all your questions and make sure you're getting the most out of your Visa® credit card.

Visit our website or stop in at either PTO FCU branch to learn about all our Visa® credit card options. Put the power of a PTO FCU Visa® credit card in your pocket today!



Keep In Mind... The Importance of Disaster Preparedness

In the event of a disaster, PTO Federal Credit Union has a detailed Disaster Recovery Plan in place to provide members with uninterrupted services. Data processing systems, office operations, Internet-based services and telephone communications are all covered by detailed contingency plans for either short- or long-term periods. Should a disaster or epidemic 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 cannot open at its current location in the Knox Building, a satellite office will be set up at the Carlyle Campus. We are committed to continue to serve your financial needs.

Winners from Member Appreciation Day



Susan McFadden	\$100
Harold Lee	\$50
Derrick Holland	\$25
Nicole Nicholson	\$25
Sylvia Weatherford	Movie tickets
Venkat Karlapati	Movie tickets
Michael Lai	Movie tickets

Photo Courtesy of Arva Adams

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

Savings Rates Effective October 1, 2010

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$50 – \$2,499	.25%	.25%
\$2,500 +	.30%	.30%
Share Draft Accounts		
\$50 +	.00%	.00%

IRA Accounts	Rate (APR)	Yield (APY)
\$50 +	.50%	.50%

Money Market Accounts*	Rate (APR)	Yield (APY)
\$500.00 – \$2,499.99	.30%	.30%
\$2,500 – \$9,999.99	.40%	.40%
\$10,000 – \$24,999.99	.45%	.45%
\$25,000 +	.50%	.50%

IRA Certificates**	Early Withdrawal Penalty Temporarily Suspended
6 Months	.22%
12 Months	.44%
18 Months	.50%
24 Months	.93%
36 Months	1.24%
48 Months	1.44%

Share Certificates**	Early Withdrawal Penalty Temporarily Suspended
6 Months	.22%
12 Months	.44%
18 Months	.50%
24 Months	.93%
36 Months	1.24%
48 Months	1.44%

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 website for more rates and terms.

Fee changes:

- Share draft balance below \$1,000 will be charged \$5 monthly. Effective Nov. 1, 2010
- Dormant account: No activity for one year will be charged \$15 per quarter. Effective Jan. 1, 2011
- Skip-a-payment: \$15 per approved request. Effective Nov. 1, 2010

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



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.