

Commentary



Service Is Our Trademark



New & Used Auto Rates As Low As 2.99% APR*

Extra Jingle to Make the Season Merry! Holiday Loans as low as 6.99% APR*

PTO FCU is bringing you holiday cheer with great low rates on our Holiday Loan. Put some extra jingle in your pocket to cover your holiday expenses — buy a special gift for a special someone, fuel up the family sleigh for holiday travels, wrap up holiday spending debt or just enjoy the peace of mind of a little extra “dough” in your gingerbread house.

- 6.99% APR*
- 18-month term
- \$7,500 max amount
- Available Nov. 1, 2011 through Jan. 31, 2012

Visit the Credit Union or apply online at www.PTOFCU.org.

*APR = Annual Percentage Rate. 6.99% for qualified applicants; other rates available.

VISA® Credit Card at 12.99% APR*

Any member in good standing with PTO FCU can apply for a VISA® credit card. Certain restrictions apply:

- Must be employed for at least 6 months
- Qualified applicants will be issued a classic VISA® at 12.99% APR* with a minimum credit limit of \$500

- After 12 months of consistent 'on time' payments, accounts will be re-evaluated and credit balance may be increased
- Credit limit increase before 12 months must be requested by member. VISA® credit card approval will be approved based on PTO FCU lending guidelines

1st-Time Borrower Unsecured Loan Rate Reduction

If you have never borrowed from PTO FCU, now is a great time to apply. You'll get a 1% rate reduction off any unsecured loan or a new and used auto loan. Certain restrictions apply. See website for details.

NEWS YOU CAN USE

We're Now on Facebook!

Keep up with the latest news, events and special promotion at PTO FCU—visit our Facebook page and 'Like' us!

Notary Service

Appointments are required when two or more documents need to be notarized. Call 571-272-0350 or email us at support@ptofcu.org to schedule an appointment.

Reminder — Fee Changes

Effective January 1, 2011, all accounts with no activity for one year will be charged \$15 per quarter.

Effective November 1, 2010, \$5 per month is charged to any Share Draft Checking Account with a balance below \$1,000.

Get Our Newsletter Online

Sign up to receive our newsletter at www.ptofcu.org. Be the first to get the latest news and information on upcoming promotions.

Toy Drive starts November 1st. All donations will be given to underprivileged children.

Coat & Blanket Drive

Will be held from October 1 through December 15. Collections will take place in the credit union lobby. Donations will be made to a local shelter.

Holiday Closings

- Oct. 10 · Columbus Day
- Nov. 11 · Veterans' Day
- Nov. 24 and 25 · Thanksgiving
- December 1 · Staff training,
Early closing. CU closes at 12:30 pm
- Dec. 26 · Christmas Day
- Jan. 2 · New Year's Day

Auto Loans Refinance

Drive your auto loan to PTO FCU—we'll beat your current rate by 1.00% APR!* Get up to 2% rate reduction if you refer a new member to the credit union. We're still lending!

*APR=Annual Percentage Rate. Loan must be less than 1 year old. Floor 3.9% APR. We do not refinance PTO FCU loans.



Longer Repayment Whatever Loan

Fixed Rate at 7.99% APR* — 30-Month Repayment Term

Stretch those payments out to 30 months and use the money for whatever you desire. Plus, first-time borrowers take 1% off your approved loan rate. Rates start at just 7.99% APR!* Extended through October 31, 2011.

- Up to \$7,500
- Terms up to 30 months — easy, affordable payments!
- Pay just \$36.88 a month per \$1,000 borrowed!
- Sample payment based on 30-month term with 7.99% APR.*

*APR=Annual Percentage Rate.



Mortgage Loans from PTO FCU

While some mortgage lenders are struggling in today's market, Patent & Trademark Office FCU is providing strong, stable and secure mortgage loans to members. With hundreds of home loan options and the ability to cut rates to help members get the best rate possible, Patent & Trademark Office FCU is the safest place to rest your future.

Whether you are buying your first home, refinancing your adjustable-rate mortgage or looking for a Jumbo 30-year fixed loan at a low, discounted rate, Patent & Trademark Office FCU is here to help. Get current mortgage rates and pre-qualify online at www.ptofcu.org and click on Home Loans.

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, 2011

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$25.00 – \$2,499	.15%	.15%
\$2,500.00 – Over	.15%	.15%
Share Draft Accounts		
\$0.00 – Over	.00%	.00%
IRA Accounts		
\$50.00 – Over	.15%	.15%
Money Market Accounts*		
\$0.00 - \$499.00	.00%	.00%
\$500.00 - \$2,499.99	.15%	.15%
\$2,500 - \$9,999	.18%	.18%
\$10,000 - Over	.20%	.20%
IRA Certificates, Early Withdrawal Penalty Temporarily Suspended		
6 Months	.15%	.15%
12 Months	.25%	.25%
18 Months	.35%	.35%
24 Months	.40%	.40%
36 Months	.65%	.65%
48 Months	1.00%	1.00%
Share Certificates, Early Withdrawal Penalty Temporarily Suspended		
6 Months	.15%	.15%
12 Months	.25%	.25%
18 Months	.35%	.35%
24 Months	.40%	.40%
36 Months	.65%	.65%
48 Months	1.00%	1.00%

Loan Rates	Rate (APR)	Term
New and Used Auto Loans, as low as	3.99%	60 mos
100% Financing • Other rates and terms available.		
Signature Loans	12.90%	60 mos
Max. amount: \$15,000 • Other rates and terms available.		
	Rate (APR)	Max Term
1st Mortgage Loans	Market Rates	30 years
Home Equity	Prime (Floor 5.00%)	20 years
VISA®	Max Amt	Fixed Rate
Platinum	\$15,000.00	10.90%
Gold	\$10,000.00	11.90%
Classic	\$5,000.00	12.90%
Unsecured Line of Credit	\$15,000.00	12.90%

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

*Loan rates for qualified borrowers. Other rates and terms available.

*All share accounts' anticipated dividends are paid based on Credit Union earnings and are calculated daily on multiple minimum balances.

*Anticipated dividends are compounded and paid quarterly.

*Funds must remain in the account until the end of the quarter to earn dividends.

*A maximum of five (5) withdrawals per month is allowed from a Money Market account. After the maximum number of withdrawals is exceeded, a fee of \$5.00 for each additional withdrawal will be charged.

**Requires a deposit of \$500.00 or more. Early withdrawal penalty of \$100.00 or 3 months' dividends, whichever is greater.

NOTE: All savings rates are subject to change without notice at the discretion of the Board of Directors.

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

Office: 703-933-0222 • Fax: 703-933-0002

Non-cash operation

24-hour advance notice for some services (Call main office for request at 571-272-0350)

ATM located in the 4th Floor Lunch room

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.

