

Commentary



Service Is Our Trademark

Sizzling Summer Specials at PTO FCU

WHATEVER LOAN

Perfect for Your Summer Vacation!
Get up to \$7,500
As low as 6.99% APR*

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.

MEMBER REFERRAL LOAN DISCOUNT

Refer a new member to PTO FCU and both you and the new member will enjoy a 1% rate discount on your next unsecured loan or vehicle loan.

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 or used auto loan. The rate reduction also applies to ongoing promotion rates for these loan types. Plus you can extend the term of the loan to the loan promotion terms. If you apply for a non-promotion loan, those particular loan terms apply.

For more details on all our loan promotions visit www.ptofcu.org.

*APR = Annual Percentage Rate. Rate based on creditworthiness, subject to approval; other rates and terms available.

**APR = Annual Percentage Rate. Refinance special not available on current PTO FCU loans. Special terms apply to loan rate reduction; contact PTO FCU for details.



NEWS YOU CAN USE

✓ We're Now on Facebook!

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

✓ Account Verification

Every two years, the Supervisory Committee conducts an audit of each member's account. The audit complies with the National Credit Union Administration (NCUA) regulations and is performed by an independent auditor. You should receive notification of the audit in this quarterly statement.

✓ Online Bill Pay

Online Bill Pay is a convenient way to pay your bills and transfer funds. To take advantage of this service you must have access to our Online Teller. Signing up is easy. Visit our web site at www.ptofcu.org and click on "New Account for Online Teller." You will also be able to enroll in Bill Pay.

✓ Community Day Winner

Congratulations to our Community Day winner: James Foreman won the Penny Guess game.

✓ 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.

Holiday Closings

Monday, July 4 - Independence Day

Monday, September 5 - Labor Day

Monday, October 10 - Columbus Day

Friday, November 11 - Veterans' Day

Thursday & Friday, November

24 & 25 - Thanksgiving Day

Monday, December 26 - Christmas Day



We're Still Lending! 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.



Annual Meeting Highlights

This year's Annual Meeting was held on Tuesday, April 19, 2011.

The following board members were re-elected to serve a three-year term:

Stephone Allen
Raymond Johnson
Zinna Northington-Davis

The following members were prize winners:

Gary Jackson — Movie Tickets
Cornell Boney — Movie Tickets
George Opie — \$25 Visa® Gift Card
Rashida McCoy — \$25 Visa® Gift Card
Camelia Styles — \$50 Visa® Gift Card
Barbara Frieson — \$50 Gas Card
Vonda Gale — \$50 Gas Card
Jackie Eldow — 42-Inch Panasonic Flat Screen TV

The PTO FCU Employee of the Year Award went to Sreedevi Mohanan.

Reminder - Fee Changes

Fee Type	Effective Date	Applies To	Amount
Dormant Account	Jan. 1, 2011	No activity for 1 year	\$15.00/Per Quarter
Share Draft Minimum Balance Fee	Nov. 1, 2011	Balance Below \$1,000.00/Per Month	\$5.00

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

Savings Rates Effective May 20, 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	.20%	.20%
\$10,000 - Over	.25%	.25%
IRA Certificates, <small>Early Withdrawal Penalty Temporarily Suspended</small>		
6 Months	.20%	.20%
12 Months	.30%	.30%
18 Months	.50%	.50%
24 Months	.65%	.65%
36 Months	.75%	.75%
48 Months	1.00%	1.00%
Share Certificates, <small>Early Withdrawal Penalty Temporarily Suspended</small>		
6 Months	.20%	.20%
12 Months	.30%	.30%
18 Months	.50%	.50%
24 Months	.65%	.65%
36 Months	.75%	.75%
48 Months	1.00%	1.00%

Loan Rates	Rate (APR)	Term
New and Used Auto Loans, <small>as low as</small>	4.99%	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 account's 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
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.

