

Commentary



Service Is Our Trademark

10% TurboTax® Discount!

Take the stress out of tax time with TurboTax.® All PTO FCU members get a 10% discount on TurboTax® Federal Deluxe Online Edition.

Visit ptofcu.org and click on the TurboTax® logo to get started today.



Tax Relief Loan / Fixed Rate at 7.99% APR*

Are you expecting a big tax bill? Borrow up to \$10,000 at a fixed rate of 7.99% APR for 12 months. Hurry, offer ends April 30, 2011.



First-Time Borrower 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 or auto loan, including ongoing promotions. 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.

Power in your Pocket – Visa® credit cards from PTO FCU

Visit ptofcu.org or stop by either PTO FCU branch to apply for your Visa® credit card.

Strrrretch Your Whatever Loan

Terms up to 30 months!

Stretch your Whatever Loan payments over 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!* Ends July 31, 2011.

- Up to \$7,500
- Terms up to 30 months—easy, affordable payments!
- **Pay just \$36.88 a month per \$1,000 borrowed!****

*APR = Annual Percentage Rate. Rate applies to qualified applicant. Other rates available.
**Sample payment based on 30-month term with 7.99% APR.



NEWS YOU CAN USE

✓ Annual Meeting Notice

Mark your calendars—our annual meeting will be held on April 19, 2011 from 12 to 2 pm at Randolph Conference Center 1st Floor, Room 1D04-1D14. Three Board of Director seats are open. Voting will take place on April 13, 14 and 18, from 10 am to 2pm and at the annual meeting until 1 pm. All credit union members are encouraged to attend. Light refreshments will be served.

✓ Receive Our Newsletter Online

Sign up to receive our newsletter online at www.ptofcu.org. Get the latest news and upcoming promotions.

Holiday Closings

- Monday, May 30 - Memorial Day
- 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

Early Closings

- June 9 at 12:30 pm - Employee Training

New ATM Installed

Visitors to our main office will enjoy our new ATM! The new ATM is faster and more reliable, so you have quick access to your cash whenever you need it!



And your ATM transactions are now in real time! Now, when you make an ATM deposit or withdrawal from your PTO FCU account, your account balance is automatically updated. That means you no longer have to wait until the next business day for your account balance to be updated. We are continuing to make every effort to improve the services we offer. It is our continued mission to provide our members with the highest level of quality, convenient and reliable service while maintaining financial strength.

Find a No-Fee ATM From Your Cell Phone:
Text your location or zip code to 'MYCOOP' (692667).



Keep Us Updated

If your address, home or cell phone numbers have changed recently, please let us know. We strive to keep our records as accurate as possible so we can contact you promptly in the event of an emergency. And did you know? Members can change their contact information online through our secure online teller website at www.ptofcu.org. Keeping us updated has never been easier!

Dormant Account Notice

Please keep your account active in order to avoid losing your money to the Unclaimed Property Laws of your state. If your account has not had any activity within the past year, your account will be charged \$15 per quarter for maintenance of your account. If your account remains dormant for five years, PTO FCU is required to close your account and turn the money over to the Commonwealth of Virginia. To avoid dormant account charges or closure, perform at least one transaction every year.



PATENT & TRADEMARK OFFICE FEDERAL CREDIT UNION PRIVACY NOTICE

Patent & Trademark Office Federal Credit Union (PTO FCU) 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 PTO FCU. 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 PTO FCU'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 PTO FCU'S PRIVACY POLICY?

PTO FCU will not share personal financial information related to you, except for operationally related activities where PTO FCU is allowed by law to share the information. Operationally related activities include using third party service providers or joint marketing, where PTO FCU controls what is being sent to our members. Under these circumstances, PTO FCU 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 PTO FCU 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 PTO FCU, 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 PTO FCU, 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 January 1, 2011

| Regular Share & Holiday Accounts | Rate (APR) | Yield (APY) |
|---|------------|-------------|
| \$25.00 – \$2,499.00 | .25% | .25% |
| \$2,500.00 – Over | .30% | .30% |
| Share Draft Accounts | | |
| \$0.00 – Over | .00% | .00% |
| IRA Accounts | | |
| \$50.00 – Over | .50% | .50% |
| Money Market Accounts* | | |
| \$500.00 – \$2,499.99 | .30% | .30% |
| \$2,500 – \$9,999.99 | .35% | .35% |
| \$10,000 – \$24,999.99 | .40% | .40% |
| \$25,000 – Over | .45% | .45% |
| IRA Certificates, <small>Early Withdrawal Penalty Temporarily Suspended</small> | | |
| 6 Months | .20% | .20% |
| 12 Months | .30% | .30% |
| 18 Months | .50% | .50% |
| 24 Months | .75% | .75% |
| 36 Months | 1.00% | 1.00% |
| 48 Months | 1.20% | 1.20% |
| Share Certificates, <small>Early Withdrawal Penalty Temporarily Suspended</small> | | |
| 6 Months | .20% | .20% |
| 12 Months | .30% | .30% |
| 18 Months | .50% | .50% |
| 24 Months | .75% | .75% |
| 36 Months | 1.00% | 1.00% |
| 48 Months | 1.20% | 1.20% |

| | Rate (APR) | Term |
|--|---------------------|------------|
| Loan Rates | | |
| 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.

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.

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.

