

Commentary



Service Is Our Trademark



Rates as low as
10.90% APR*
Qualifying applicant.
Other rates available.



Power in your Pocket—Visa® Credit Cards from PTO FCU

Put the purchasing power and dependability of a PTO FCU Visa® credit card in your pocket. You'll get the unsurpassed convenience and freedom of the Visa® name, with low rates, no hidden fees or hassles, and the personal service you've come to expect from PTO FCU.

Switch to a PTO FCU Visa® and SAVE! Transfer your existing credit card balance to a PTO FCU Visa® and let the low rates and no hidden fees save you money.

Put power in your pocket today! Visit ptofcu.org or stop by either PTO FCU branch to apply for your Visa® credit card.

NEWS YOU CAN USE

✓ Annual Meeting

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. All credit union members are encouraged to attend.

✓ Keep Us Updated

If your address, home or cell phone numbers have changed recently, please let us know. Keeping your contact information current and up to date enables us to help protect you from fraud and abuse. It also helps us keep costs down so that we can provide quality, convenient and reliable service. You can change your contact information easily, online through our secure online teller website at www.ptofcu.org.

✓ Save Your Statement!

Make sure you save your end-of-the-year statement from PTO FCU. It shows your dividend earnings for 2010—you'll need this information for tax purposes. If your dividends for the year total more than \$10, you'll receive IRS Form 1099 in the mail sometime this month.

Our Education Loans Get an A+

An education is priceless—but that doesn't mean it's not expensive. Whether you're planning to continue your education, or getting ready to send a student off to college, PTO FCU has Education Loans to make sure your next step goes smoothly.

Get a low rate of **7.99% APR!****

- 60-month term
- Up to \$15,000

Take your next step with an Education Loan from PTO FCU and use the funds for whatever you need. Visit or call to apply today! Offer expires April 1, 2011.

* APR = Annual Percentage Rate. Rate applies to qualified applicant. Other rates available.
** APR = Annual Percentage Rate. Rates apply to qualified applicant. Other rates available. Two-month deferment available on the first loan payment.



Tax Relief Loans!

Don't sweat tax season—come in to PTO FCU for a Tax Relief Loan

at just **7.99% APR!****

- 12-month term
- Up to \$10,000

Don't delay—offer expires April 30, 2011. Take advantage of this special and apply online at www.ptofcu.org. It's quick, easy and convenient.

Penalty-Free Share Certificate Early Withdrawal

For a limited time, PTO FCU has suspended the penalty for early withdrawal of your PTO FCU share certificate. Take that long awaited vacation or make those expensive repairs you've been needing to do or simply do something just for you. But hurry, this offer won't last long.



HAPPY NEW YEAR
from PTO FCU!

Holiday Closings

- Monday, January 17, Birthday of Martin Luther King, Jr.
- Monday, February 21, Presidents' Day
- 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
- Monday, December 26, Christmas Day

Early Closings

- March 10 at 12:30 pm, Employee Training
- June 9 at 12:30 pm, Employee Training

MAKE TAX TIME E-Z!

Take the stress out of tax time with a 10% discount on TurboTax®! All PTO FCU members can get a special 10% discount on TurboTax® Federal Deluxe Online Edition. TurboTax® guides you step by step through your tax return, ensuring your taxes are done right, with 100% accuracy and the largest possible tax refund—guaranteed!

Visit ptofcu.org and click on the TurboTax® logo to get started today—get your refund in as few as eight days!



✓ Dormant Account NOTICE

Please keep your account active in order to avoid losing your money to the Unclaimed Property Laws of Virginia. 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 Credit Union 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.



ATM Changes Coming in 2011

Real-time online ATM is coming. That means when you make an ATM deposit or withdrawal from your account at PTO FCU, your account balance will be immediately updated. No longer will you have to wait until the next business day for your account balance to be updated. Look for this enhancement in the first quarter of 2011.

Find a No-Fee ATM From Your Cell Phone

- Text to find a No-Fee ATM
- Text your location or zip code 'MYCOOP' (692667).



Get Our Newsletter Online

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

Thank You, Members!

Our annual coat and toy drives were huge successes. Members pitched in and enabled PTO FCU to donate many coats, hats, gloves and blankets to a local chapter of Americans Helping Americans. Several members purchased and donated new coats. Toys were donated to Community Partners for Children. We thank each member for their generosity and we're sure all donations will be greatly appreciated.



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

Savings Rates Effective December 22, 2010

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%	.00%
Money Market Accounts*		
\$500.00 – \$2,499.99	.30%	.30%
\$2,500 – \$9,999.99	.40%	.40%
\$10,000 – \$24,999.99	.45%	.45%
\$25,000 – Over	.50%	.50%
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%

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.

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.

