

Commentary

Spring 2012



Service Is Our Trademark

We've got a loan for you!

Education Loans

Hit the books without hurting your wallet! We have education loans to help you pay for your expenses at a rate you can afford. Rates are as low as 6.99% APR* and are available with a five-year term. Apply June 1, 2012 - June 1, 2013.

Wedding Loans

Fairytales can come true with a wedding loan from PTO FCU. Borrow up to \$15,000 to cover anything you wish — the dress, the reception, the honeymoon or whatever you need to create that fairytale wedding. Rates as low as 6.99% APR* are available for your big day. Apply before June 30, 2012, to qualify for this great rate.

Law School Loans

Are you studying patent and trademark law? We have a loan to help PTO law students ease some of the stress of education expenses. Apply before August 30, 2012, to get rates as low as 7.99% APR* with a 24-month repayment term.

Home Equity Loans

Have you discovered the hidden value in your home? With a home equity loan from PTO FCU, you can pay off debts, take that dream vacation, work on some home improvement projects, or anything you wish! We have rates as low as 3.99% APR* with a five-year term.

*APR=Annual Percentage Rate. Promotional rate available for qualified applicants. Other rates available. Terms and conditions may apply.

Start Building Your Credit Today with Our VISA® Credit Card at 12.9% APR*

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

- You must have been employed for at least six months.
- Qualified applicants will be issued a classic VISA® at 12.9% APR* with a \$500 credit limit.
- After 12 months of consistent, on-time payments, accounts will be re-evaluated and the credit balance may be increased.
- A credit limit increase before 12 months must be requested by the member.

*APR=Annual Percentage Rate. VISA® credit card approval is based on PTO FCU's lending guidelines.



Auto Rates are Dropping!

As gas prices go up, you may be thinking of ways you can cut down the costs of your vehicle. Maybe you're looking for something with better gas mileage or maybe you just want to make sure you get the lowest rate possible on your auto loan. PTO FCU can help!

Our new and used auto loan rates are dropping — and they've reached as low as 2.99% APR!* These low rates can help you spend less on that new or used vehicle you've had your eye on. If you're in the market for a more fuel-efficient vehicle, these rates will cut down your vehicle costs even more!

Stop by today to learn more about our auto loan rates, and start saving today!

*APR=Annual Percentage Rate

Holiday Closings

May 28 – Memorial Day

July 4 – Independence Day

September 3 – Labor Day

October 8 – Columbus Day

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.



Patent & Trademark FCU is offering special ticket deals for the Washington Wizards, Washington Capitals and Ringling Bros & Barnum Bailey Circus.

To order tickets, simply visit the links below and follow the five easy steps. Ticket availability is limited, so do not wait too long to purchase your tickets.

Five Easy Steps to Ordering Tickets:

1. After getting to the main page via the link below, click the "Find Tickets" button.

2. **For Wizards deals:** Enter wizards into the "Special Offer Code" box and click "Verify."

For Capitals deals: Enter caps into the "Special Offer Code" box and click "Verify."

For circus deals: Click on the link below and follow directions on the circus page.

3. If you have a Ticketmaster account, sign in with your account info. If not, enter your email address and create an account.

4. Select the number of tickets and price level you prefer for the game.

5. Enter your payment information and click "Submit Order."

FOR WIZARDS TICKET DEALS:

www.verizoncenter.com/wiz/janderson

SPECIAL OFFER CODE: wizards

FOR CAPITALS TICKET DEALS:

<https://oss.ticketmaster.com/html/go.html?l=EN&t=washingtoncaps&o=4785055&g=362>

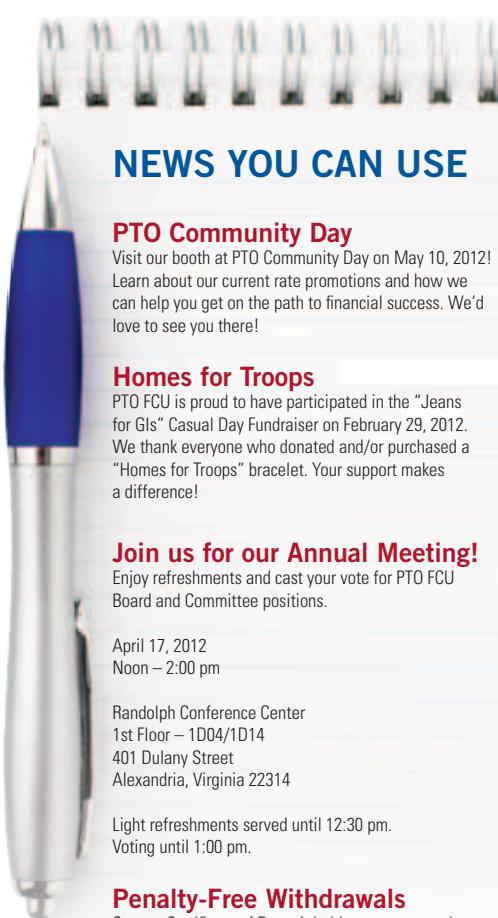
SPECIAL OFFER CODE: caps

FOR RINGLING BROS. AND BARNUM BAILEY TICKET DEALS:

www.nba.com/wizards/media/

Ringling_Bros_Circus_deals-VC.pdf

SPECIAL OFFER CODE: MSEGRP



NEWS YOU CAN USE

PTO Community Day

Visit our booth at PTO Community Day on May 10, 2012! Learn about our current rate promotions and how we can help you get on the path to financial success. We'd love to see you there!

Homes for Troops

PTO FCU is proud to have participated in the "Jeans for GIs" Casual Day Fundraiser on February 29, 2012. We thank everyone who donated and/or purchased a "Homes for Troops" bracelet. Your support makes a difference!

Join us for our Annual Meeting!

Enjoy refreshments and cast your vote for PTO FCU Board and Committee positions.

April 17, 2012
Noon – 2:00 pm

Randolph Conference Center
1st Floor – 1D04/1D14
401 Dulany Street
Alexandria, Virginia 22314

Light refreshments served until 12:30 pm.
Voting until 1:00 pm.

Penalty-Free Withdrawals

Current Certificate of Deposit holders can now make penalty-free withdrawals at PTO FCU! For more information, please stop by or contact the credit union office.

Reminder — Fee Changes

Effective January 1, 2011, all accounts with no activity for one year are 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.

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

Savings Rates

Effective January 27, 2012

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$25.00 – \$2,499	0.05%	0.05%
\$2,500.00 – Over	0.08%	0.08%
Share Draft Accounts		
\$0.00 – Over	0.00%	0.00%
IRA Accounts		
\$50.00 – Over	0.05%	0.05%
Money Market Accounts*		
\$0.00 - \$499.00	0.00%	0.00%
\$500.00 - \$2,499.99	0.05%	0.05%
\$2,500 - \$9,999	0.08%	0.08%
\$10,000 - Over	0.10%	0.10%
IRA Certificates, Early Withdrawal Penalty Temporarily Suspended		
6 Months	0.08%	0.08%
12 Months	0.12%	0.12%
18 Months	0.18%	0.18%
24 Months	0.23%	0.23%
36 Months	0.45%	0.45%
48 Months	0.67%	0.67%
Share Certificates, Early Withdrawal Penalty Temporarily Suspended		
6 Months	0.08%	0.08%
12 Months	0.12%	0.12%
18 Months	0.18%	0.18%
24 Months	0.23%	0.23%
36 Months	0.45%	0.45%
48 Months	0.67%	0.67%

Loan Rates

Rate (APR) Term

New and Used Auto Loans, as low as	2.99%	36 mos
100% Financing • Other rates and terms available.		
Signature Loans	12.90%	60 mos
Max. amount: \$15,000 • Other rates and terms available.		
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

Lost/Stolen

U.S. Toll Free: 888-241-2510

International: Collect Call 909-941-1398

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.



NCUA

FEDERALLY INSURED

