

Commentary



Service Is Our Trademark



Loans to Brighten Up the Holidays!

Don't let holiday expenses bring you down. Holiday Loans from PTO FCU make the season bright!

Rates are as low as 6.99% APR* for qualified borrowers with terms up to 24 months. Apply from October 1 through January 31 for all your holiday needs!

*APR=Annual Percentage Rate. Promotional rate available for qualified applicants. Other rates available. Terms and conditions may apply. Loan amounts up to \$7,500.

Get an Auto Loan — And We'll Give You \$100!

Get a new or used car loan of at least \$25,000 at PTO FCU and receive a \$100 gift card! You'll have even more money in your pocket with rates as low as 2.99% APR.*

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

Need to spruce up your home? Home Improvement Loans

Now's a great time to get your work under way before the holidays roll in. And to get you started, we'll give you a \$100 home improvement gift card when you close a \$10,000 loan with us. Borrow \$5,000 and you'll get a \$50 gift card. Plus, rates are as low as 6.99% APR* now through November. Don't miss out! We have a limited supply of gift cards, so apply today!

*APR=Annual Percentage Rate. Promotional rate available for qualified applicants. Other rates available. Terms and conditions may apply. Borrow \$5,000 – repay in three years. Borrow \$10,000 – repay in five years.

Back to the Books?

PTO FCU has Education Loans

It's back-to-school time, but don't let that get you stressed over your finances. Education Loans from PTO FCU can help you out. Stay focused on your studies with rates as low as 6.99% APR.*

*APR=Annual Percentage Rate. Promotional rate available for qualified applicants. Other rates available. 24-month repayment term. Promotion runs from 4/1/2012 to 4/1/2013.

New Home Equity Loan Option!

How much money are you sitting on? Use the equity built up in your home to make renovations, take a vacation, pay for tuition — whatever you need! Rates are as low as 3.99% APR* with terms up to five years.

Bring us your Home Equity Loan of at least \$10,000 and we'll give you a \$100 Visa® Gift Card!

*APR=Annual Percentage Rate. Promotional rate available for qualified applicants. Other rates available. Terms and conditions may apply. Minimum amount to borrow is \$10,000; maximum is 80% LTV. Full appraisal required.



NEWS YOU CAN USE

PTO FCU Updates in Your Inbox!

Supply your email address and receive updates and news from PTO Federal Credit Union. You'll be the first to know about inclement weather closings, events at our branches and more. Visit our website or our Facebook page to sign up.

We've gone social! Follow us on Twitter @ptofcu and Like us on Facebook!

Make a Difference This Holiday Season!

PTO FCU is holding two donation drives to help those less fortunate in our community. Make a difference with PTO FCU and bring in your donations!

Toy Drive starts November 1st. Donate toys for underprivileged children for the holidays.

Coat & Blanket Drive will be held from October 1 through December 18. Donations will be made to a local shelter.

Holiday Closings

Columbus Day - Monday, October 8th

Veterans Day - Monday, November 12th

Thanksgiving - Thursday, November 22nd – Friday, November 23rd

Christmas Day - Tuesday, December 25th

Early Closing - We close early once a quarter for staff training. Check our website for the next early closing date.

1st Time Borrowers *Save* 1.00% APR*

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 promotional rates for these loan types. If you apply for a non-promotional loan, those particular loan terms apply. See loan rates for rate and term restrictions. Discount not applicable with 2.99% auto loan rate.

*APR=Annual Percentage Rate.

Privacy Notice

FACTS	WHAT DOES PATENT & TRADEMARK OFFICE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and transaction history • Credit history, account balances and payment history • Credit score and overdraft history When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons PTO FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does PTO FCU share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 571-272-0350 or go to www.ptofcu.org
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Who we are	
Who is providing this notice?	Patent & Trademark Office Federal Credit Union (PTO FCU)
What we do	
How does PTO FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does PTO FCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or apply for a loan • Make deposits/withdrawals or provide account information • Give us contact information We also collect your personal information from others such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Patent & Trademark Office Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Patent & Trademark Office Federal Credit Union does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Patent & Trademark Federal Credit Union joint markets with Affinion Group and CUNA Mutual Group

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

Savings Rates Effective June 28, 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)	Max Term
New Automobiles	2.99%	36 mos
	3.99%	60 mos
100% Financing. Rate applies to qualified applicant. Other rates and terms available.		
Used Automobiles (2010-2012)	2.99%	36 mos
	3.99%	60 mos
Used Automobiles (2006-2009)	4.99%	48 mos
	5.99%	60 mos
100% NADA Retail Value. Rates apply to qualified applicants. Other rates and terms available.		

Signature Loans	Rate (APR)	Max Term
	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	Rate (APR)	Max Term
	\$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: 10:00 am – 2:00 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.

