

Commentary



Service Is Our Trademark



Loans to Fit Your Needs, Rates to Fit Your Budget!

AUTO LOAN—Get a new or used car loan of at least \$25,000 and receive a \$100 gift card while supplies last. Rates are as low as 2.99% APR!*



VACATION LOAN—Apply now through September 30, 2012, for a Vacation Loan and take that summer vacation you've been dreaming of. Borrow up to \$7,500 for all your vacation needs and get a 24-month repayment term and rates as low as 6.99% APR.*

THE FRESH START LOAN—Planning to move

or just starting out? Borrow up to \$15,000 to cover anything you wish—moving expenses, new furniture, credit card debt repayment—and get a rate as low as 6.99% APR* and a 24-month repayment term.

PTO LAW SCHOOL LOAN—PTO provides financial assistance to their employees attending law school, but it's often not enough to cover all expenses. PTO law school students are eligible for a low-rate loan from PTOFCU to help cover those extra costs. Apply by August 30, 2012, to get a rate as low as 7.99% APR* and a 24-month repayment term.

EDUCATION LOANS—Hit the books without hurting your wallet. Students are eligible for a rate as low as 6.99% APR* and a repayment term of 24 months to help cover expenses such as tuition, books and more.

NEW HOME EQUITY LOAN—Borrow up to 80% Loan to Value on your Home Equity Loan and get a rate as low as 3.99% APR!* Use the money built up in your home's equity to pay for remodeling, tuition fees, your dream vacation—or whatever you wish!—and repay your loan over five years.**

*APR=Annual Percentage Rate. Promotional rate available for qualified applicants. Other rates available.

**Minimum amount to borrow is \$10,000; maximum is 80% LTV. Full appraisal required.

GreenPath Debt Solutions

We're pleased to announce our newest member benefit—GreenPath. Your PTOFCU membership allows you free access to GreenPath Debt Solutions money management and financial education services. GreenPath has been assisting individuals for more than 50 years. You will enjoy unlimited access to financial counselors without paying—it's free!

Get help with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession

GreenPath counselors are available Monday through Thursday 8:00 am to 10:00 pm (EST), Friday 8:00 am to 7:00 pm and Saturday from 9:00 am to 6:00 pm. Call 1-877-337-3399 or visit them on the web at www.greenpathref.com. You can also find information on our website at www.ptofcu.org and on our Facebook page.

Holiday Closings

Independence Day - July 4th
Labor Day - September 3rd
Columbus Day - October 8th

We close early once a quarter for staff training. Check our website, www.ptofcu.org for the next early closing date.

70th Annual Meeting

The 70th Annual Meeting of the Patent & Trademark Federal Credit Union was held on April 17, 2012, at the Randolph Building Conference Center. Three candidates were elected to three-year terms for the Board of Directors:

- Raymond Covington
- Ario Etienne
- Michele Peyton



Annual Meeting Prize Winners

Members were issued tickets upon arrival at the annual meeting. Random tickets were drawn for various prizes. Winners were:

2 Movie Tickets	Camelia Styles
2 Movie Tickets	Derrick Holland
\$25 Cash Prize	John Kittle
\$25 Cash Prize	Sara Goodall
\$25 Cash Prize	Srirama Channavajjala
\$25 Cash Prize	Janelle Brown
\$25 Presidential Coins	Ian Simmons
\$50 Gas Card	Etelka Griffin
\$50 Gas Card	Phuong Hoang
2 Wizards Tickets	Mary Peoples
Kindle Fire	Deloris Collins

Congratulations to the prize winners, Employees of the Year and new Board of Directors members!

Employee of the Year Award

The "Employee of the Year" award is given to the employee who scored the highest in a range of criteria, including the employee's interactions with our members and how the employee adheres to PTOFCU's policies and procedures. This year two employees tied for the "Employee of the Year." Ameera Farrell and Mihiret Nigussi received a sculpted award and \$500 each. Ameera and Mihiret are both valuable employees and their dedication does not go unnoticed.



Employee of the Year:
Ameera Farrell

*Presented By: Larry Williams,
PTOFCU Board Chairman*



Employee of the Year:
Mihiret Nigussi

*Presented By: Larry Williams,
PTOFCU Board Chairman*



NEWS YOU CAN USE

Get Updates from Your Credit Union!

Visit our website at www.ptofcu.org or visit our Facebook page to sign up for email updates and credit union news!

We've Gone Social!

Follow us on Twitter @ptofcu and Like us on Facebook to connect with us online!

Randolph Square Branch Relocating!

Our Randolph Square Branch is relocating to the 8th floor of the Randolph Building, room 8C08. The hours of operation will change to Wednesdays only from 10:00 am to 2:00 pm starting June 20, 2012.

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, <small>Early Withdrawal Penalty Temporarily Suspended</small>		
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, <small>Early Withdrawal Penalty Temporarily Suspended</small>		
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
<small>100% Financing. Rate applies to qualified applicant. Other rates and terms available.</small>		
Used Automobiles (2010-2012)	2.99%	36 mos
	3.99%	60 mos
Used Automobiles (2006-2009)	4.99%	48 mos
	5.99%	60 mos
<small>100% NADA Retail Value. Rates apply to qualified applicants. Other rates and terms available.</small>		

Signature Loans	12.90%	60 mos
<small>Max. amount: \$15,000. Other rates and terms available.</small>		
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%
<small>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.</small>		

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.