

Commentary



Service Is Our Trademark



VISA® Credit Card at 12.99% 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 6 months.
- Qualified applicants will be issued a classic VISA® at 12.99% 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.

VISA® credit card approval is based on PTO FCU's lending guidelines.



Tax Relief Loans

Get some relief this tax season with a Tax Relief Loan from PTO FCU!

- Rates as low as 6.99% APR* for qualified borrowers (other rates available)
- Loan amounts up to \$10,000
- Terms up to 24 months

Apply today! Just stop by or visit our website at www.PTOFCU.org.



1% Discount for 1st-Time Borrowers!

If you've never borrowed from PTO FCU, now is a great time to apply! We'll give you a 1% rate reduction off any unsecured loan or any new or used auto loan. The rate reduction even applies to ongoing promotional rates for these loan types. Plus, you can extend the term of the loan to the loan promotion terms!

Please note: If you apply for a non-promotion loan, those particular loan terms apply. See rates for certain restrictions. Discount not applicable with 2.99% auto loan rate.

Refinance Your Auto and Save!

Drive your auto loan to us, and we'll beat your current rate by 1.00% APR.* Get up to a 2% rate reduction if you are a first time borrower.

*APR=Annual Percentage Rate. Loan must be less than 1 year old. Floor 3.9% APR. We do not refinance PTO FCU loans.



NEWS YOU CAN USE

Happy New Year!

Best wishes to all our members for a wonderful 2012! We look forward to serving your financial needs in the upcoming year.

Toy and Coat Drive a Success!

Thank you to all who helped make the season merry for underprivileged children by contributing to our toy and coat drive. Your generosity is much appreciated!

Annual Meeting

Mark your calendars for our annual meeting coming up on April 17, 2012. All members are encouraged to attend!

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.

Give TurboTax® a Try!

Make tax season stress-free with TurboTax®! All PTO FCU members can get a special 10% discount on TurboTax® Federal Deluxe Online Edition. Just visit ptofcu.org and click on the TurboTax® logo to get started!

Save Your Statement!

Make sure you save your end-of-the-year statement from PTO FCU. It shows your dividend earnings for the year 2011 and you'll need this information for tax purposes. If your dividends for the year total more than \$10, keep an eye out for IRS Form 1099. It will be arriving in the mail sometime this month.



Holiday Closings

Jan. 16 – Martin Luther King, Jr. Day

Feb. 20 – Presidents' Day

May 28 – Memorial Day

July 4 – Independence Day

Sept. 3 – Labor Day

Oct. 8 – Columbus Day

Pay off your holiday debt with a Holiday Loan! Starting at 6.99% APR*



Has holiday spending put a "humbug" on your finances? Get help with a Holiday Loan from PTO FCU! Available now through January 31, 2012.

- Rates as low as 6.99% APR*
- Terms up to 18 months
- Loan amounts up to \$7,500

Apply today! Simply visit the credit union or apply online at www.PTOFCU.org.

*APR=Annual Percentage Rate. 6.99% for qualified applicants; other rates available.

Payday Loans

PTO FCU members can request two payday loans within 12 calendar months. Visit our website at www.PTOFCU.org for details.

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: SOCIAL SECURITY NUMBER and TRANSACTION HISTORY CREDIT HISTORY and 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

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"> • Affinor Group, 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 October 28, 2011

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$25.00 – \$2,499	.15%	.15%
\$2,500.00 – Over	.15%	.15%
Share Draft Accounts		
\$0.00 – Over	.00%	.00%
IRA Accounts		
\$50.00 – Over	.15%	.15%
Money Market Accounts*		
\$0.00 - \$499.00	.00%	.00%
\$500.00 - \$2,499.99	.15%	.15%
\$2,500 - \$9,999	.18%	.18%
\$10,000 - Over	.20%	.20%
IRA Certificates, Early Withdrawal Penalty Temporarily Suspended		
6 Months	.10%	.10%
12 Months	.15%	.15%
18 Months	.20%	.20%
24 Months	.30%	.30%
36 Months	.55%	.55%
48 Months	.75%	.75%
Share Certificates, Early Withdrawal Penalty Temporarily Suspended		
6 Months	.10%	.10%
12 Months	.15%	.15%
18 Months	.20%	.20%
24 Months	.30%	.30%
36 Months	.55%	.55%
48 Months	.75%	.75%

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.		
	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.
 *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.