

Commentary



Service Is Our Trademark

No matter how you choose to get there, we're here for you!



A Traveler's Financial Checklist

You've double-checked your suitcase to make sure you remembered everything you need, but did you remember to double-check your wallet?

When traveling, what you carry in your wallet may be the most important thing you pack. Everyone has different spending styles, and depending on your destination, you should think about the best way to carry money. For instance, most big cities in the United States will accept debit-credit cards at just about all locations, and ATMs will be available all over. However, head to a foreign country, and you have to be a little more careful.

Spend some time researching your travel destination before deciding which option is best for you. Usually, a combination of two or more spending methods works best.

- **Cash:** If you're in a rural part of the U.S. or in many areas of foreign countries, cash is still your best bet. Exchange your currency before you travel to avoid high exchange rate fees overseas.
- **Debit/ATM cards:** See box below.
- **Credit Cards:** Plastic is obviously known worldwide, and Visa® and MasterCard® are the most widely accepted. Don't carry just one type of card. If your debit/ATM card is a Visa, plan for your credit card to be something else.

Need a little help funding your vacation dreams? Try a loan from PTO FCU! Rates are as low as 6.99% APR* for qualified borrowers. Get up to \$5,000 with a 24-month term now through September 30.

So get your loan today, and make sure to carry your money safely!

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

If you plan to make an unusual transaction or to use your cards outside the United States, please call 1-877-809-4216 for credit cards and 1-888-241-2440 for check cards. To report your ATM/debit card lost or stolen, call 1-888-241-2510 toll free inside the U.S. or 1-909-941-1398 collect outside the U.S.

Making Home Improvements? Save Some Cash!



Home improvements can be costly, but with good planning – and a consideration of your skills and free time – you can most likely save a good chunk of cash on your next project!

Here are some tips:

- Evaluate how much of the work you can realistically do yourself. Maybe you can paint the walls, stain and varnish trim or wood floors, or install doors.
- Set priorities. Decide what is critical and what isn't. You may need to rethink the scale of your project to fit your budget, and you may find that simple changes – such as new fixtures, a different paint color or improved lighting – can alter the feel of a room without gutting out and overhauling the entire space.
- Consider less costly alternatives to project details – such as a prefabricated fireplace unit versus traditional masonry; laminate or linoleum countertops instead of granite; or stock cabinets instead of custom ones.
- Plan everything ahead of time to avoid making changes once the contractor has started working. Changes usually involve additional costs.
- Get a handful of quotes from different contractors. Rates vary widely due to contractors' schedules, distance from the job and time of year.
- Try to schedule your project for an "off" time of year. For instance, schedule your central air installation in winter, not summer.
- Shop for materials that are on sale. Building supply stores often mark down items due to overstocks or other factors.
- Stretch the value of your future dollars by doing improvements that offer a strong return on your investment, especially if you plan to sell your home in a few years.

All your home improvements are made affordable with low rates on Home Equity Loans from PTO Federal Credit Union. Borrow up to \$75,000 and get a rate as low as 1.99% APR* with terms up to 60 months – and watch your dream home turn into reality!

Plus, we'll give you a \$100 Visa® gift card to get you started on your projects!

*APR=Annual Percentage Rate. Promotional rate available for qualified applicants. Other rates and terms available. Up to 80% Loan-to-Value. Minimum loan amount: \$10,000; Maximum: \$75,000. Terms and conditions may apply.

Don't Tax My Credit Union

Don't Tax My Credit Union is a national campaign dedicated to ensuring Congress does not impose taxes on 96 million credit union member-owners nationwide and preserves financial choice for American consumers. Join us today to share your story and tell Congress: Don't Tax My Credit Union!

TAKE ACTION: Visit www.DontTaxMyCreditUnion.com for more information on what you can do to stop Congress from adding another tax on YOU.

Holiday Closings

July 4 – Independence Day
September 2 – Labor Day
October 14 – Columbus Day

Smile! Dental Loan Rates are as Low as 6.00% APR*

You never get a second chance to make a first impression. Even if you have insurance, it may not cover cosmetic dental procedures. Don't live with a smile you aren't confident about – get a Dental Loan from PTO FCU and smile like you mean it!



- Rates as low as 6.00% APR*
- Borrow up to \$10,000 for any dental procedure
- Terms up to 24 months

Apply now! This rate is only available through February 1, 2014.

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



Save Money on Fuel with a Motorcycle!

Gas prices are so unpredictable, and many experts feel they will continue on an upward climb indefinitely. Save money on your daily commute – and wherever you go – with a fuel-efficient motorcycle!

Motorcycles have better fuel economy than cars, and with the warm summer months ahead and rates as low as 11.99% APR*, now is the best time to buy one.

Driving a fuel-efficient vehicle will not only save you money on gas, but also benefits the economy and environment: it reduces oil dependence costs, reduces climate change and increases energy sustainability. And, with 100% financing, 11.99% APR* and a 60-month term, it's a decision that's good for your wallet, too!

Motorcycle not your style? Get a great rate on an auto loan from PTO FCU, as low as 1.99% APR.* Look for a fuel-efficient car for even more savings!

Apply now through September 30, 2013, for these great rates.

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

Drink Up While You Work Out!

Summer's here, and the warmer weather may have you outside more often or hitting the gym to get that beach-ready body. PTO FCU wants to remind you to stay hydrated while in the sun and working out!

Dehydration causes a person's blood volume to drop, making his/her heart work harder. This in turn leads to cramps, fatigue, dizziness and even fainting. Staying hydrated not only prevents you from landing in the hospital (or worse) with dehydration or heat stroke; it also makes your workouts more successful.

How to hydrate (and remain hydrated)

- Aim for eight 8-oz glasses of water every day. If you are exercising or going out in the sun, you will need to drink more water.
- Don't wait until you feel thirsty to drink. By the time your mouth is dry, you're well on your way to dehydration. Drink consistently throughout the day.
- One to two hours before exercise, drink 20 oz of water. About 15 minutes before your workout, drink 10 oz of water. During exercise, drink 8 oz of water every 15 minutes.
- Supplement your water intake with water-based foods, like watermelon, pineapple, cucumbers and tomatoes.
- If participating in intense activity or exercising in extreme heat, you may need to drink more to make up for the water lost due to sweat.



Looking to get in shape for summer but need the money to get started? With a Fitness Loan from PTO Federal Credit Union, you can work out your body without weighing down your finances.

Borrow \$250-\$2,500 for whatever it is you need to get in shape – exercise equipment, gym membership, fitness classes and more! And, with a rate as low as 4.99% APR* and a 24-month term, you'll feel great about your finances, too. Apply now through September 30, 2013.

And remember, stay hydrated while working out or enjoying the sun!

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

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

Savings Rates Effective June 30, 2013

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%
Share Certificate & IRA Certificates**		
Early Withdrawal Penalty Temporarily Suspended		
6 Months	0.05%	0.05%
12 Months	0.10%	0.10%
18 Months	0.14%	0.14%
24 Months	0.18%	0.18%
36 Months	0.37%	0.37%
48 Months	0.50%	0.50%

Loan Rates	Rate (APR)	Max Term
New Automobiles	1.99%	60 mos
	2.99%	60 mos
	3.99%	84 mos
100% Financing. Rate applies to qualified applicant. Other rates and terms available.		
Used Automobiles (2011 - 2013)	1.99%	60 mos
	2.99%	60 mos
	3.99%	84 mos
Used Automobiles (2007 - 2010)	4.99%	48 mos
	5.99%	60 mos
100% NADA Retail Value. Rates apply to qualified applicants. Other rates and terms available.		

Auto Equity Loan				
APR	Amount Financed	Max Term	Fixed or Variable	
6.99%	Based on Equity	84 mos	Fixed	Minimum \$10,000 — Maximum \$50,000 (Rate applies to qualified borrower)
7.99%	Based on Equity	84 mos	Fixed	Minimum \$10,000 — Maximum \$50,000

Refinance Auto Loan / New and Used*				
(Loan must be less than 1 year old) (Floor 3.9%)				
APR	Amount Financed	Max Term	Fixed or Variable	
-1.00% of current rate	100.00%	36 mos	Fixed	N/A
-1.00% of current rate	100.00%	48 mos	Fixed	N/A
-1.00% of current rate	100.00%	60 mos	Fixed	N/A
-1.00% of current rate	100.00%	72 mos	Fixed	Minimum finance amount \$30,000.00
-1.00% of current rate	100.00%	84 mos	Fixed	Minimum finance amount \$30,000.00

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 8C08, Arlington, VA 22206
 Hours: 11:00 am – 1:00 pm, Wednesdays
 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.