



If you plan to make any unusual transaction or if you plan on using 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.

STAY CONNECTED

JOIN OUR MAILING LIST

Just send your email address by text message:

Text PTOFCU to 22828
(message data rates may apply)

CREDIT UNION CLOSED

During the following holidays the credit union will be closed.

COLUMBUS DAY
Monday, October 13th

VETERANS DAY
Tuesday, November 11th

THANKSGIVING DAY
Thursday, November 27th

BLACK FRIDAY
Friday, November 28th

CHRISTMAS DAY
Thursday, December 25th

COMMENTARY

Superior Service Is Our Trademark

Volume 3

ENTERPRISE CAR LOAN

Shop Online 24/7

Buy Smart w/ Enterprise Car Sales

All of the cars for sale at Enterprise Car Sales have no-haggle pricing, which makes it easier to compare and find a car with the best price. When you visit the used car lots, you will appreciate the professional car dealerships and the low-pressure car sales approach that provides all the vehicle specs and details on rental cars for sale.

Borrow Smart w/ PTOFCU

Whether you are in the market for a new or a "newish" used car...any way you like it, you are sure to drive away with BIG savings with rates as low as 1.74% APR* and no payment for the first 60 days when you apply online. To apply visit www.ptofcu.org TODAY!

*APR = Annual Percentage Rate. 1.74% available for qualified borrowers on approved credit.

LOCATIONS

Fairfax, VA

3854 Fairfax Blvd.
703-273-9533

Rockville, MD

15131 Frederick Rd.
301-309-8235

New Carrollton, MD

7998 Annapolis Rd.
301-306-1850



PTOFCU Home Equity Loan - SO SIMPLE!

With a Home Equity Loan or Line of Credit, you can access funds at a much lower rate of interest. Home equity funds can be used for anything! Whether you've been thinking

of remodeling your kitchen, finishing your basement, paying for college or consolidating higher interest debt, you can let your home's equity get the job done.



PTOFCU Home Equity Loan Benefits

- As Low As 1.99% APR*
- Borrow up to \$75,000
- 60 month term
- Fast turn-a-round time
- Interest is usually tax-deductible (consult your tax advisor for details)

* APR = Annual Percentage Rate. Offer available on approved credit. Rate applies to qualified borrowers. Contact a Loan Officer for details.

NEW ACCOUNT CARDS

We are now offering picture ID account cards. If you would like a new account card, stop by the credit union or call 571.272.0350 to make an appointment.



HOLIDAY LOAN

- As Low As 7.25% APR*
- Borrow \$500 (min.) to \$10,000 (max.)
- 24 month term
- Offer valid Oct. 1, 2014 - Jan. 31, 2015
- **TO APPLY VISIT** www.ptofcu.org

*APR = Annual Percentage Rate. 7.25% available for qualified applicants. 7.25% rate applies only to online applicants and 1st time borrowers. Rate reductions cannot be combined.



READY OR NOT!

Ready or not the holiday shopping season is almost upon us! Just a reminder that funds will be transferred from your holiday account into your savings account on October 1st.

Don't have a holiday Club Account? Open one today and start saving for next year!

For more information visit www.ptofcu.org.

IF YOU HAVE NOT USED YOUR ACCOUNT FOR ONE YEAR YOU WILL BE CHARGED \$15.00 UNTIL YOU PERFORM A FINANCIAL TRANSACTION SUCH AS MAKING A DEPOSIT OR A WITHDRAWAL. THIS FEE WILL BE CHARGED QUARTERLY UNTIL ACTIVITY IS PERFORMED.

Look at you! You're on the move with your successful career. Perhaps you are relocating or setting up your home office and you need a little extra cash to help you on this exciting journey. PTOFCU is here to help with our **RELOCATION/HOTELING LOAN**.



- Borrow up to \$5,000
- Rates as low as 5.99% APR*
- Term up to 24 months
- No payments for 60 days
- **TO APPLY VISIT** www.ptofcu.org

PTOFCU's **RELOCATION/HOTELING LOAN** is a smart, hassle-free solution that will free you up to focus on your new life.

*APR = Annual Percentage Rate. 5.99% available for qualified applicants. Other rates and terms available.

STAY CONNECTED with The Commentary

Learn about our latest promotions, and stay informed about fraud alerts and upcoming events. **CLICK HERE** to sign up to receive the electronic edition of The Commentary or fill out the form below and return it to one of our convenient locations.



NAME

ORGANIZATION

EMAIL

"Do not save what is left after spending. But spend what is left after saving."



-WARREN BUFFET

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

Savings Rates Effective October 1, 2014

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$25.00 - \$2,499.99	0.03%	0.03%
\$2,500.00 - Over	0.03%	0.03%
Share Draft Accounts		
\$0.00 - Over	0.00%	0.00%
IRA Accounts		
\$50.00 - Over	0.03%	0.03%
Money Market Accounts*		
\$0.00 - \$499.99	0.00%	0.00%
\$500.00 - \$2,499.99	0.04%	0.04%
\$2,500 - \$9,999.99	0.04%	0.04%
\$10,000 - Over	0.04%	0.04%
Share Certificate & IRA Certificates**		
Early Withdrawal Penalty Temporarily Suspended		
6 Months	0.05%	0.05%
12 Months	0.08%	0.08%
18 Months	0.12%	0.12%
24 Months	0.16%	0.16%
36 Months	0.27%	0.27%
48 Months	0.33%	0.33%

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 applicants. Other rates and terms available.		
Used Automobiles (2012 - 2014)	1.99%	60 mos
	2.49%	72 mos
	2.99%	84 mos
Used Automobiles (2008 - 2011)	2.99%	60 mos
	3.49%	72 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

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 plus 0%	20 years
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Visa®	Max Amt	Fixed Rate
Platinum	\$15,000	10.90%
Gold	\$10,000	11.90%
Classic	\$5,000	12.90%

Unsecured Line of Credit	\$15,000	12.90%
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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 min. 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
Effective immediately, the Randolph Square Branch will be open on Wednesdays by appointment only. Appointments must be made 24 hours in advance. Call 571-272-0350 to schedule appointments.
 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
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