



COMMENTARY

Superior Service Is Our Trademark

Volume 1



"Anytime you need more money, come on back."

Since money doesn't grow on trees, come see us for all your financial needs!

MONEY TIP

Never purchase expensive items on impulse. Think over each expensive purchase for at least 24 hours. Acting on this principle will mean you have far fewer regrets about impulse purchases, and far more money for emergency savings.



CREDIT UNION CLOSED

During the following holidays the credit union will be closed.

MEMORIAL DAY
Monday, May 26th

INDEPENDENCE DAY
Friday, July 4th

LABOR DAY
Monday, September 1st

COLUMBUS DAY
Monday, October 13th



- Pay all bills on time
- Don't close credit cards you've had a long time
- Keep balances to less than 35% of the card's limit
- Use credit cards, then pay off balances immediately

Another way you can rebuild your credit faster is to come into the credit union and ask for a "REBUILD YOUR CREDIT LOAN". The Rebuild Your Credit Loan can help you rebuild your credit for as low as 12.99% APR* for qualified borrowers. You can borrow up to \$15,000 for a maximum of 60 months. Imagine watching your credit score grow higher and higher with each passing month. Come talk to us today and get started on building your credit! *This offer is available from January 1, 2014 - June 30, 2014*

*I simply want you to give to yourself as much as you give of yourself.
By taking care of yourself financially, you will truly be able to
take care of those you love.*

-Suze Orman

Precious Cargo?



WE'LL KEEP THEM SAFE

You've got precious cargo. We can help you transport them carefully with a new auto loan. Whether you have a baby on board, are taking your little princess to ballet practice, or running your son and his buddies to the soccer field, you can feel safe and secure in a reliable vehicle with a loan from the credit union.

*APR = Annual Percentage Rate



BIRTHDAY

Rate as low as 7.49% APR* for qualified borrowers (includes .50% rate reduction)

7.49% rate applies only to online applicants and 1st time borrowers. Rate reductions cannot be combined.

Borrow up to \$10,000

Terms up to 36 months

Promotion period: March 1, 2014 until June 30, 2014

CALL US TODAY!



**BROWN BAG
LUNCH SEMINAR
ELDERLY ABUSE**

May 14 | Noon - 1p.m.
Randolph Building Conference Center,
Room 1D14

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.

IDENTITY THEFT VICTIM CHECKLIST

Identity theft has been the top consumer complaint to the Federal Trade Commission now for 13 years running. In 2012 the agency got more than 2 million complaints overall, with 18% related to identity theft. The average loss from the misuse of a victim's personal information is more than \$4,900.

IF YOU ARE A VICTIM, TAKE THESE STEPS IMMEDIATELY:

* Place a fraud alert on your credit reports, ask for a free copy of your credit report, and review those reports for evidence of accounts you didn't open. Fraud unit contacts are:

Equifax 888-766-0008
P.O. Box 740241, Atlanta, GA 30374-0241
www.equifax.com

Experian 888-397-3742
P.O. Box 9532, Allen, TX 75013
www.experian.com

TransUnion 800-680-7289
P.O. Box 6790, Fullerton, CA 92834-6790
www.transunion.com

* Close accounts—including share drafts/checks or ATM cards—that have been tampered with or used fraudulently. Contact all financial institutions and lenders, credit card issuers, utility companies, and the Social Security Administration to notify them of the fraud. Follow up each conversation with a letter.

* File a report with law enforcement and insist on getting a copy of the report or the report number.

* File a complaint with the FTC. Visit <http://www.consumer.ftc.gov/features/feature-0014-identity-theft> for more information or call 877-IDTHEFT.

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CALL US TODAY!

- Rate as low as 6.49% APR* for qualified borrowers (includes .50% rate reduction)
- 6.49% rate applies only to online applicants and 1st time borrowers. Rate reductions cannot be combined.
- Borrow up to \$15,000
- Terms up to 60 months
- Promotion period: March 1, 2014 until June 30, 2014

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

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

Savings Rates Effective February 21, 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
	2.99%	60 mos
	3.99%	84 mos
Used Automobiles (2008 - 2011)	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
-1.00% of current rate	100.00%	84 mos	Fixed	Minimum finance amount \$30,000

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 (Floor 5.00%)	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 a minimum basis.
*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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Comments should be directed to the editor, Rita Harrell.
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