

JULY 2005

OUR VISION: TO ASSIST MEMBERS IN ACHIEVING LIFETIME FINANCIAL SECURITY.

It's a *New Beginning!*



At last, we're settled into our new home in the Knox Building. Members and staff love it! Along with our new location, we're eagerly celebrating new opportunities and a renewed commitment to serve the membership.

WHAT'S NEW

Cross-Account Transfers. Now you can transfer funds between family accounts and other authorized accounts using PATICU, our telephone audio response service.

A Cash Machine will be installed in the South Towers location by the end of the year.

Our Website has been down since the move. As we go to press, we're making final arrangements to go live; so please check it out!

The Members Only Auto Sale is scheduled for July 28, 29 and 30. See the invitation inserted with your statement. It lists all participating dealers. Rates will be reduced to as low as **4.9% APR** for this sale.

We want to thank all the members who attended the Grand Opening Ribbon Cutting Ceremony, our Annual Meeting or the annual Community Day festivities. Please see side two for photos of these events, election results and prize winners.

(continued)

It's not very often
you get a

**BIG
FAT
ZERO**

to go with your
Home Equity Loan

Zero Closing.

Zero Points.

**Get a low rate,
too - as low as
5.24% APR.***



Take advantage of the wealth at your fingertips for major purchases, college tuition, home renovations and more. Ask for more information and an application today!

*Annual percentage rate. The rate is fixed for one year. Closing must be repaid to PTOFCU if the loan is paid off within 12 months.



ALOHA LOAN

Say ALOHA, and get ready to explore your favorite place in the sun this summer. We've got a vacation loans just waiting for you!

- Rates as low as **8.9% APR**
- Borrow up to \$5,000
- Repayment terms up to 24 months

But hurry... this offer is only available through August 31! Apply online, or stop by to see us in the tiki bar (*our lobby!*)



It's a *New Beginning!* (continued from cover)



Our first Annual Meeting in the Knox Building was held on April 19. Zinna Davis, Raymond Johnson and Gary Jackson

were reelected to the Board of Directors. The following members won door prizes:

William Dixon	2 AMC Movie Tickets
Vijay Shankar	2 AMC Movie Tickets
Lynette Umez-Eronini	\$25
Camilla Styles	\$25
Earnestine McCloud	\$25
Mary Peoples	\$50
Darnella Boxley	DVD Player

The Board of Directors is seeking volunteers to serve on the Supervisory Committee. This committee is

responsible for managing the oversight and audit of the credit union. Any interested members should contact Larry Williams at (301) 422-9087 or larryewi@aol.com, or Raymond Covington at 571-272-0681 or Raymond.Covington@uspto.gov.

Congratulations are also extend to the winners at Community Day.

Hien Tran	\$50
Marianne Padgett	2 Tickets To Six Flags

Congratulations, Catherine Williams! Catherine, one of our loan officers, has been selected as our Employee of the Year. She's been with the credit union since 2001, and members love her! To commemorate her accomplishment, Catherine was awarded a beautiful, engraved desk clock. Thank you, Catherine!

Whatever Loans Still Available!

6.3% APR • Up to \$10,000 • 24 Months

Borrow for *whatever* you may need with our Whatever Loans. They're still available through July 31, and at a great rate! Need new furniture? A computer for your home office or a new graduate? A hot tub or landscaping? Here's your opportunity! Apply online or in person now.

HOLIDAYS

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Columbus Day
Monday, October 10

Veterans Day
Friday, November 11

Thanksgiving
Thursday, Nov. 24
and Friday, Nov. 25

Christmas Day
Monday, December 26

TRAINING DAY CLOSINGS

Please note that the credit union will close at 12:30 p.m. on the following days so that the staff can participate in training sessions. The office will reopen at 9:30 a.m. the next morning.

September 21
December 1

TELEPHONE DIRECTORY

Main Office Number:	571-272-0350
Fax (Loans & Member Services):	571-273-0190
Accounting Department:	571-272-0361
Fax (Accounting):	571-273-0191
PATICU (Audio):	571-272-0365
Visa Customer Service:	1-800-237-6211
Visa Lost or Stolen:	1-800-325-3678
CU Mortgage:	1-866-277-7680

Effective April 23, 2004

LOAN RATES

New Automobile

100% Financed, Fixed Rate		
Max. Term	Min. Amt. Financed	APR
Qualified Borrowers		
36 mos.	N/A	4.90%
48 mos.	N/A	6.50%
60 mos.	N/A	6.99%

Used Automobile (2004 - 2003 - 2002)

100% NADA Retail Value Financed, Fixed Rate		
Max. Term	Min. Amt. Financed	APR
36 mos.	No minimum	6.75%
Other terms and rates available.		

Auto Equity Loan

Qualified Borrowers		6.99%
84 mos.	\$10,000	7.99%

Refinance Auto Loan

Same terms as 100% new car loan	-1.00% of current rate (Floor rate 4.90%)
	12.00%

New & Used Motorcycles

1st Mortgage	Market
Home Equity (Special rate on front)	Prime + 0
EZ Equity (Qualified Borrowers)	6.99%
EZ Equity	8.00%
Visa (Platinum, Gold, Classic, Secured)	Fixed
Unsecured Line of Credit	12.90%

Signature Loans

Maximum amount: \$15,000		
Term		APR
60 mos.	(for those who qualify)	12.90%
60 mos.		17.50%
72 mos.		17.99%

SAVINGS RATES

	Rate (APR)	Yield (APY)
Regular Share and Holiday Accounts		
\$50 - \$999	.25%	.25%
\$1,000 - Over	.25%	.25%
IRA Accounts		
\$50 - \$999	.50%	.50%
\$1,000 - Over	.50%	.50%
Money Market Accounts*		
\$0 - \$499	0.00%	0.00%
\$500 - Over	.30%	.30%
IRA Certificates**		
6 Months	.86%	.86%
12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.75%	1.76%
48 Months	1.85%	1.86%
Share Certificates**		
6 Months	.86%	.86%
12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.75%	1.76%
48 Months	1.85%	1.86%

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 withdrawals per month is allowed from a Money Market account. After the maximum is exceeded, a \$5 fee is charged for each additional withdrawal.

Requires a minimum deposit of \$1,000. Early withdrawal penalty of \$100 or 3 months' dividends, whichever is greater, applies. **NOTE: All savings rates are subject to change without notice at the discretion of the Board of Directors.



www.ptofcu.org

1st Floor, 501 Dulany Street, Alexandria, VA 22314
Hours: 9:00 a.m. - 3:00 p.m. Monday-Friday

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

Commentary is a quarterly publication of your credit union. Comments should be directed to the Editor, Rita Turner.



Your savings are federally insured to \$100,000 by the National Credit Union Administration, a U.S. Government Agency.