

# Commentary

SERVICE IS OUR TRADEMARK!

OCTOBER 2005 ■ **OUR VISION:** TO ASSIST MEMBERS IN ACHIEVING LIFETIME FINANCIAL SECURITY.

## Check Out Our Auto Loans

Are you in the market for a new or used car? Or maybe you've recently purchased a vehicle and are looking for better financing. Either way, we can help. Check out some of our deals below!



- We've got loan rates as low as **4.9% APR\*** for 60 months. Extend the term of your loan to 72 months for as low as **5.25% APR\***. Shop new or used. These low rates apply to both.
- Add valuable protection to your vehicle with Route 66 Warranty Coverage. It will protect you against major mechanical expenses anywhere you travel in the United States with 24-hour Emergency Road Service.
- For just a few dollars added to your regular scheduled loan payment, you can enjoy peace of mind with GAP insurance. GAP stands for Guaranteed Asset Protection. It will pay off the remaining balance of your loan if your vehicle is totaled or stolen.
- If you purchased your car at more than **4.9% APR\*** within the past 6 months and financed with another financial institution, we may be able to save you money by lowering your rate by 1%.
- Don't forget the ABCD Auto Sale for members only. It's **October 27, 28 and 29**. Your invitation with a list of participating dealers is enclosed with your statement



\*APR= Annual Percentage Rate

All rates apply to qualified borrowers.  
Other rates and terms are available.

**No Payments  
for 60 Days**



We've opened our field of membership to several new contractors. If you know anyone who works for the following contractors, let them know they are eligible for PTO Federal Credit Union membership:

- SecTek
- Royal Systems
- ASRC (Federal employees)
- Bright Horizons Day Care

All contractors must work on PTO property to be eligible for membership.

And, as always, membership is open to all PTO employees, retirees and employees of Kathpal Technologies, Kanesaka, Hauptman & Berner Patent Agency, SOC Enterprises, and Vistrionix Inc., plus all family members.

It's members like you who help us to grow and be able to provide quality financial service.

# Just a few notes...

## New Hours

We now open at 9:00 a.m. Monday through Friday.

## Identity Theft

Attempts to gain access to confidential member information have increased in number. A recent scheme targets the National Credit Union Administration's (NCUA) website. Visit our website at [www.ptofcu.org](http://www.ptofcu.org) to learn how you can protect your personal information. For more information go to [www.ncua.gov](http://www.ncua.gov).

## Holiday Club Accounts

If you have a holiday club account, your funds were transferred to your savings account on October 1. New holiday club accounts may be opened through January 31, 2006.

## ATM News

A cash machine will be installed in the South Towers Building by the end of the year. We have two ATM's located on the Carlyle Campus that are fee-free for our members. Visit the ATM outside the credit union in the Knox Building or in the cafeteria of the Madison Building.

## Visa Card...Don't Leave Home Without Yours

Get low fixed rates and no annual fees. Plus, view your transactions and make payments at [www.ezcardinfo.com](http://www.ezcardinfo.com).

## Line of Credit Advance

The next time you need an advance from your line of credit, call our audio teller at 571-272-0365. Deposit money into your checking account or request a check. Checks will be mailed the following business day.

## Online Loan Application

We've made applying for a loan quick and easy. The next time you need a loan, simply visit our website at [www.ptofcu.org](http://www.ptofcu.org) and download our loan application. Complete the application and fax it to us at 571-273-0190 along with your most recent pay stub, or drop it off at the credit union. (The application is best viewed with Internet Explorer).

Consumers living on the East Coast are now entitled to receive one **FREE** credit report annually from each of the three major credit bureaus as required by the Fair and Accurate Credit Transactions Act. To request your reports via the Web, go to [www.annualcreditreport.com](http://www.annualcreditreport.com).

## HOLIDAYS

### Columbus Day

Monday, October 10

### Veterans Day

Friday, November 11

### Thanksgiving

Thursday, November 24  
and Friday, November 25

### Christmas Day

Monday, December 26

### New Year's Day

Monday, January 2, 2006

## TRAINING DAY CLOSINGS

We will close at 12:30 p.m. on the date below so that the staff can participate in training sessions. The office will reopen the following day at 9:00 a.m.

**December 1**

## TELEPHONE DIRECTORY

**Main Office Number:** ..... 571-272-0350  
**Fax** ..... 571-273-0190  
**Accounting Department:** ..... 571-272-0361  
**Fax** ..... 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 August 19, 2005

## LOAN RATES

### New Automobile

100% Financed, Fixed Rate		
Max. Term	Min. Amt. Financed	APR
<b>Qualified Borrowers</b>		
72 mos.	N/A	4.90%
60 mos.	N/A	5.25%
36 mos.	N/A	5.90%
		6.50%

### Used Automobile (2005-2004-2003)

(See special rate on front)		
100% NADA Retail Value Financed, Fixed Rate		
Max. Term	Min. Amt. Financed	APR
72 mos.	No minimum	5.25%
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%
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### New & Used Motorcycles

Mortgage Loans:		
1st Mortgage		Market
Home Equity (Special rate on front)		Prime + 0
<b>EZ Equity (Qualified Borrowers)</b>		<b>6.99%</b>
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)
<b>Regular Share and Holiday Accounts</b>		
\$50 - \$999	.25%	.25%
\$1,000 - Over	.25%	.25%
<b>IRA Accounts</b>		
\$50 - Over	1.00%	1.00%
<b>Money Market Accounts*</b>		
\$500 - Over	.31%	.31%
<b>IRA Certificates**</b>		
6 Months	1.00%	1.00%
12 Months	1.35%	1.37%
24 Months	1.75%	1.76%
36 Months	2.00%	2.02%
48 Months	2.25%	2.27%
<b>Share Certificates**</b>		
6 Months	1.00%	1.00%
12 Months	1.35%	1.37%
24 Months	1.75%	1.76%
36 Months	2.00%	2.02%
48 Months	2.25%	2.27%

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](http://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.