



Commentary

SERVICE IS OUR TRADEMARK!

OCTOBER 2006 ■ **OUR VISION:** TO ASSIST MEMBERS IN ACHIEVING LIFETIME FINANCIAL SECURITY.

A Sweet Day!

Thanks to all the members who attended our ice cream social on September 13. The event was enjoyable—and sweet!—for everyone involved. **We'd like to welcome all of the new members who joined in anticipation of the event.**



Give your kids or grandkids the gift that lasts a lifetime!



That's credit union membership, of course. Open a Ben's Friends account for a child 12 and under and introduce them to responsible money management. They can start saving their pennies, and earn dividends. And what a treat it would be if you started them off with a deposit!

Each Ben's Friends member also gets:

- A Membership card
- A "Save Your Pennies" piggy bank, while supplies last
- Chances for special contests and promotions

Congratulations to the aspiring artists!

The following kids are winners in our Ben's Friends coloring contest:

- **Akwan Staples** — age 3
- **Tyrae Turner** — age 7
- **Anthony Stamples** — age 11

Also, congratulations to the following members who won prizes in our drawing:

- Antonio Green** iPod
- Christopher Wu** \$100
- Willie Brim** \$100
- Thong H. Vu**
Ice Cream Party Pack
(\$99.00 value)
- Dewayne Smith**
Six Flags Tickets (2)

SPECIAL NOTICE REGARDING VISA CARDS

In order to protect you from fraud, unusual transactions may be denied for security purposes. If you plan to make an unusual transaction, such as a very large purchase, or to use your cards outside the United States, please call the credit union beforehand. You may call 1-877-809-4216 for credit cards and 1-800-754-4128 for check cards. Use 1-800-871-9159 for all other transactions.

LOAN RATES

New Automobile

100% Financed, Fixed Rate	Max. Term	Min. Amt. Financed	APR
Qualified Borrowers	72 mos.	N/A	6.90%
	60 mos.	N/A	7.50%
	72 mos.	N/A	8.25%

Used Automobile (2006-2005-2004)

100% NADA Retail Value Financed, Fixed Rate	Max. Term	Min. Amt. Financed	APR
Qualified Borrowers	72 mos.	No minimum	6.90%
			8.99%

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 5.90%)	12.00%

New & Used Motorcycles

Mortgage Loans:		
1st Mortgage		Market
Home Equity		Prime + 1.00%
EZ Equity (Qualified Borrowers)		6.99%
EZ Equity		8.00%

Visa (Platinum, Gold, Classic, Secured)	Fixed
Unsecured Line of Credit	12.90%
Signature Loans	

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 - \$2,499	.25%	.25%
\$2,500 - Over	.50%	.51%
IRA Accounts		
\$50 - Over	2.00%	2.06%
Money Market Accounts*		
\$0.00 - \$499.00	0.00%	0.00%
\$500.00 - \$2499.99	.55%	.55%
\$2500 - \$4999.99	.75%	.75%
\$5000.00 - Over	1.00%	1.004%
IRA Certificates**		
6 Months	3.00%	3.03%
12 Months	3.35%	3.39%
24 Months	3.50%	3.55%
36 Months	3.75%	3.80%
48 Months	4.00%	4.06%
Share Certificates**		
6 Months	3.00%	3.03%
12 Months	3.35%	3.39%
24 Months	3.50%	3.55%
36 Months	3.75%	3.80%
48 Months	4.00%	4.06%

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. An 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.**



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.

Meals on Wheels

Our board and management team participates in the Meals On Wheels program that serves the Alexandria, Virginia community. We have three teams that deliver nutritious meals three times a month to physically challenged or homebound senior citizens. Meals on Wheels volunteers are the only human contact some recipients have all day. Our goal is to impact the community in a positive way. That's why we are proud to participate in such a worthy cause. If you would like to volunteer your time, contact Brenda Walls at 703-836-4414 x12.



Membership Notes

Remember, all employees of the following organizations that work on PTO property can become members too: Trawick, Bright Horizon Day Care, SecTek, Royal Systems, ASRC Federal, Kanesaka & Berner Patent Agency, SOC Enterprises, Digital Technologies and Vistrionix Inc.



Be sure to stop by our office and take a look at our new "Members' Corner." You can view pictures of members and articles to keep up on what's going on within the PTOFCU community.



Toss the list!

You can get everyone on your holiday list a gift they'll love right here at the credit union! That's because we offer Visa gift cards. Your friends and family, worldwide, can spend them on most anything they wish. Gift cards can be purchased in any amount from \$25 to \$500. Pick them up at any branch.

HOLIDAYS

Columbus Day
Monday, October 9

Veterans Day
Friday, November 10

Thanksgiving
Thursday and Friday,
November 23 and 24

Christmas
Monday, December 25

Prevent an identity crisis

Come to our free identity theft seminar.

Thursday, October 19

12 p.m. to 1 p.m.

Randolph Conference Center

TRAINING DAY CLOSING

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

December 14

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:	1-877-809-4216
Visa Lost or Stolen:	1-877-809-4216
CU Mortgage:	1-866-277-7680