

Commentary

SERVICE IS OUR TRADEMARK!

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

Secret Santas Come Through

“Among its other benefits, giving liberates the soul of the giver.”

—Maya Angelou



Every year as Christmas approaches, Alexandria Community Partners for Children reaches out to the wider Alexandria community on behalf of some of the community's most underprivileged members. The group conducts a drive to collect toys for children in families without the resources to put much under their Christmas trees.

This Christmas over 400 families received toys as a result of the 2005 toy drive. For the first time, Patent and Trademark Office Federal Credit Union participated in the drive. Thank you to everyone who made donations.



EASY MONEY

Or, more precisely, easy access to money—brings a smile to the face of Michele Peyton. She was the first PTOFCU member to use the credit union's new ATM in the South Towers Building. The new ATM cash dispenser machine made its debut October 26. PTOFCU members can use it and the credit union's two ATMs on the Carlyle Campus free of charge.

Spread the Word

Did you know that anyone related to you, whether by blood or marriage, is eligible to join Patent and Trademark Office Federal Credit Union? Yes, they can be members too.



Why not tell your family members today about all the benefits of credit union membership? Low interest rates on loans. High interest rates on savings accounts. Free services that you'd be charged for elsewhere. Tell them we're a nonprofit, democratically run organization—people who've banded together to give themselves a better deal than they'd get from profit-driven financial institutions.

Spread the good news about us. You'll be helping your family members, and you'll be helping yourself, too. After all, when a credit union grows, it becomes a more valuable resource to all its members.

5 Good Ways to Save for the Future at PTOFCU

Share Certificates — For a higher yield on your investments with a variety of terms.

Money Market — A higher interest bearing savings account.

Holiday Club Savings — An easy way to save for your holiday shopping. January 31 is the last day you can open an account for 2006.

Traditional and Roth IRAs — Higher yield accounts for your retirement savings.

Education IRA — Tax-deferred savings for educational expenses.

To open any of the above accounts, see any PTOFCU member service representative.

Do your taxes the **EASY WAY!**



Go to our website and click on the TurboTax Online link.

Happy New Year from Patent and Trademark Office Federal Credit Union!

Just a few notes...

Mark your calendar

- What:** PTOFCU's annual meeting
When: April 18
Where: Location to be announced
 The time will appear in our April newsletter.



Coming attractions in 2006 ...

- Home banking
 - Visa card enhancements
 - A more user-friendly PTOFCU website
- ... and more!

The holidays may be gone, but our holiday loans aren't!

Did you take advantage of our holiday loan offer? It's not too late to do so. Until January 31, we're making loans to qualified borrowers of up to \$5,000 at a special low annual percentage rate of just 8.9%. Other rates are available. All loans come with 12-month terms.

Your 2005 dividends

Remember to keep your end-of-the-year statement for tax purposes. It will show your total dividend earnings for tax year 2005. If they came to more than \$10, we'll also send you IRS Form 1099. It should appear in your mailbox by the end of January.

More free ATMs available

The next time you need to use an ATM, look for a 7-Eleven store. There are over 600 7-Elevens with Co-op Network ATMs in the state of Virginia, and 5,300 nationwide. Members of our credit union can use any ATM in that network without paying a surcharge.

SUPERVISORY COMMITTEE

In accordance with the bylaws of the National Credit Union Administration, the Supervisory Committee is responsible for the safety and soundness of the credit union by ensuring compliance with the Credit Union Act.

Members may contact the Supervisory Committee in writing if there is a significant problem or inquiry concerning credit union matters.

Correspondence should be
**PTO Federal Credit Union
 Supervisory Committee
 P.O. Box 15329
 Arlington, VA 22215**

Please do not send deposits, loan payments or other transactions to this address.

HOLIDAYS

- Martin Luther King Jr. Day**—
Monday, January 16
- Presidents' Day**—Monday, February 20
- Memorial Day**—Monday, May 29
- Independence Day**—Tuesday, July 4
- Labor Day**—Monday, September 4
- Columbus Day**—Monday, October 9
- Veterans Day**—Friday, November 10
- Thanksgiving Day**—Thursday and Friday,
November 23 and 24
- Christmas Day**—Monday, December 25

TRAINING DAY CLOSINGS

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

**March 9 • June 15
 September 21 • 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:	1-800-237-6211
Visa Lost or Stolen:	1-800-325-3678
CU Mortgage:	1-866-277-7680

Effective January 1, 2006

LOAN RATES

New Automobile

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

Used Automobile (2006-2005-2004)

(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%

New & Used Motorcycles

Mortgage Loans:	
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 - Over	1.50%	1.51%
Money Market Accounts*		
\$500 - Over	.31%	.31%
IRA Certificates**		
6 Months	1.75%	1.76%
12 Months	2.10%	2.12%
24 Months	2.50%	2.52%
36 Months	2.75%	2.78%
48 Months	3.00%	3.03%
Share Certificates**		
6 Months	1.75%	1.76%
12 Months	2.10%	2.12%
24 Months	2.50%	2.52%
36 Months	2.75%	2.78%
48 Months	3.00%	3.03%

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.



Patent and Trademark Office Federal Credit Union
 SERVICE IS OUR TRADEMARK!

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.