

Commentary

SERVICE IS OUR TRADEMARK!

JANUARY 2007 ■ OUR VISION: TO ASSIST MEMBERS IN ACHIEVING LIFETIME FINANCIAL SECURITY.

The Weather's Cooling Down...

but our rates are heating up!

Certificates — Up to **5.10% APY**

Money Markets — Up to **3.03% APY**

See more rates on reverse.

See Green

Say goodbye to holiday debt

Now that the holidays are over, are you seeing less of the green and more of the red? It doesn't have to be that way next year. Open a holiday club account now and build a cash reserve to use for your 2007 holiday bills. You can make regular deposits in person or save automatically with direct deposit or payroll deduction.

The more you save, the less you'll have to worry about how to pay for holiday gifts, travel, and social events come November. Your money will be automatically transferred into your share account just in time for the holidays.

Make sure to sign up as soon as possible. And don't forget, you'll earn dividends on your savings.



Don't Spend It. Save It!



Got a tax refund? Put your windfall to work with one of our savings products!

Instead of spending your refund as soon as you get it, you could benefit more in the future by depositing the funds at the credit union. This extra cash can earn you **even more** money with one of our competitive share certificate or money market accounts.

For example, a 48-month certificate has a competitive annual percentage yield of 4.06%, and it's available as a share account or as an IRA—which will get you additional tax advantages. Essentially, you benefit twice.

So, before you spend that refund, be sure to check out what your credit union has to offer.

IRAs: Remember to contribute!

It's time to start contributing to your IRA again. Your limit is reset at \$4,000 for 2007, and you can make contributions for 2006 until the income tax deadline of April 16. IRA insurance coverage by NCUA has also been increased to \$250,000.

If you don't have an IRA yet, open one at the credit union today. You can also roll one over from another financial institution. Check out our great rates on our website!

It's time again for the annual membership meeting!

This year's annual meeting will be held on April 17. Please come and meet fellow members, our staff and the board of directors. There are three vacancies on the board. Anyone interested in being nominated by petition should send a resume and qualifications letter to the board of directors in care of the credit union at 501 Dulaney Street. The deadline for petitions is April 6.



Praise for Identity Theft Seminar

Our Identity Theft Seminar on October 19 was well received. Here is what **Lynette T. Umez-Eronini**, a longtime credit union member, had to say:

"I truly enjoyed the seminar. The information was useful in showing effective ways to protect one's



identity...The [speakers] presented concrete examples of simple precautions to look out for, such as dumpster diving, shoulder surfing, phishing, vishing, and pharming. I walked away with a wealth of information."

Watch our website and newsletter for the dates of future seminars.



Holiday Bills Coming In? Skip-a-Pay Can Help.

With skip-a-pay, you can defer your credit union loan payments for one month each year and use the cash for other expenses. This cash may be better spent paying off holiday debt that has a higher interest rate.

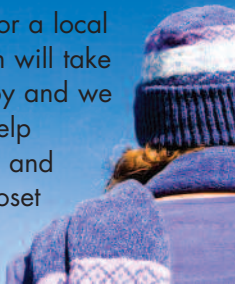
It's simple to request your skipped month, and there is *no fee* for the service! All you have to do is call or stop by to sign up, or complete the skip-a-pay form

online. Just let us know at least 30 days in advance, and remember that interest will continue to accrue; all borrowers involved must sign the skip-a-pay request; and mortgages, Visa credit cards and home equity loans are not eligible for this offer.

If you pay your loan(s) through payroll deduction, your skipped payment(s) will be credited to your share savings or share draft checking account.

Winter Coat Drive

This January we're collecting coats for a local shelter. Collection will take place in our lobby and we need all sizes. Help someone in need and clean out your closet at the same time!



CU Visits TC Williams High School Again

On December 5, the credit union was proud to host another visit to TC Williams. This time we sponsored sessions on trademarks and copyrights. Thanks, **Craig Taylor** and **John Ashley** for teaching!

HOLIDAYS

Martin Luther King Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

TRAINING DAY CLOSING

We will close at 12:30 p.m. on Thursday, February 8 so that our staff can participate in training sessions. The office will reopen the following day at 9:00 a.m.

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

Effective January 1, 2007

LOAN RATES

New Automobile

100% Financed, Fixed Rate

Max. Term	Min. Amt. Financed	APR
Qualified Borrowers		6.90%
72 mos.	N/A	7.25%
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		6.90%
72 mos.	No minimum	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)

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 - \$2,499	.25%	.25%
\$2,500 - Over	.50%	.51%
IRA Accounts		
\$50 - Over	2.00%	2.02%
Money Market Accounts*		
\$500.00 - \$2,499.99	1.00%	1.00%
\$2,500 - \$9,999.99	2.00%	2.02%
\$10,000 - \$24,999.99	2.50%	2.52%
\$25,000.00 +	3.00%	3.03%
Special Offer: IRA/Share Certificate		
12 Months, \$5,000 min.	5.00%	5.10%
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.**



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 at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.