



COMMENTARY

Superior Service Is Our Trademark

Volume 4



Mark Your Calendar

We invite you to join us on April 21, 2015 for our 2015 Annual Meeting.

One of the most important differences about being a member of a credit union is that every member is an owner with a voice and a vote. That difference comes to life each year as we gather as a community of member/owners for our annual meeting.

PLACE: Randolph Building Conference Center
TIME: 12 noon - 2 pm

If you are interested in running for a seat as a volunteer on our Board of Directors, visit our website at www.ptofcu.org

STAY CONNECTED

JOIN OUR MAILING LIST

Just send your email address by text message:

Text PTOFCU to 22828 (message data rates may apply)

CREDIT UNION CLOSED

During the following holidays the credit union will be closed.

MARTIN LUTHER KING DAY
Monday, January 19th

PRESIDENTS DAY
Monday, February 16th

MEMORIAL DAY
Monday, May 25th

INDEPENDENCE DAY (observed)
Friday, July 3rd

LABOR DAY
Monday, September 7th



Coming Soon!
MOBILE BANKING

Look For It!

Got Our Card?

PTO FCU Visa Credit Card

Same low rate for cash advance and purchases!

- As Low As 5.74% APR* when applying online
- Borrow up to \$10,000
- 12 month term
- Offer valid Jan. 1, 2015 - April 30, 2015
- **TO APPLY VISIT** www.ptofcu.org

*APR = Annual Percentage Rate. 5.74% available for qualified applicants. 5.74% rate applies only to online applicants. Terms up to 24 months with other rates available.



as low as
10.90% apr

LOW RATE = LOW PAYMENT

Drive away with BIG savings!

SAVE every month with rates as low as 1.74% APR*. There is no payment for the first 60 days when you apply online.



To apply visit www.ptofcu.org TODAY!

*APR = Annual Percentage Rate. 1.74% available for qualified borrowers on approved credit.



We Pay You + 60 Day's No Payment

Enterprise Car Sales



You heard it right! Purchase an Enterprise Car and finance it through PTO FCU and we'll pay up to \$250 towards your 1st car payment or we'll give you a \$250.00 gas card PLUS you will have no payment for the 1st 60 days! **Shop Online 24/7**

LOCATIONS

Fairfax, VA

3854 Fairfax Blvd.
 703-273-9533

Rockville, MD

15131 Frederick Rd.
 301-309-8235

New Carrollton, MD

7998 Annapolis Rd.
 301-306-1850

NEW ACCOUNT CARDS

We are now offering picture ID account cards. If you would like a new account card, stop by the credit union or call 571.272.0350 to make an appointment.



HOLIDAY LOAN

Ends January 31st

- ✓ As Low As 7.25% APR*
- ✓ Borrow \$500 (min.) to \$10,000 (max.)
- ✓ Up to 24 month term
- ✓ TO APPLY VISIT www.ptofcu.org

*APR = Annual Percentage Rate. 7.25% available for qualified applicants. 7.25% rate applies only to online applicants and 1st time borrowers. Rate reductions cannot be combined.



TRAVELING?

If you plan to make any unusual transaction or if you plan on using your cards outside the United States, please call 1-877-809-4216 for credit cards and 1-888-241-2440 for check cards.

To report your ATM/debit card lost or stolen, call 1-888-241-2510 toll free inside the U.S. or 1-909-941-1398 collect outside the U.S.

IF YOU HAVE NOT USED YOUR ACCOUNT FOR ONE YEAR YOU WILL BE CHARGED \$15.00 UNTIL YOU PERFORM A FINANCIAL TRANSACTION SUCH AS MAKING A DEPOSIT OR A WITHDRAWAL. THIS FEE WILL BE CHARGED QUARTERLY UNTIL ACTIVITY IS PERFORMED.

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

Savings Rates Effective January 1, 2015

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$25.00 – \$2,499.99	0.03%	0.03%
\$2,500.00 – Over	0.03%	0.03%
Share Draft Accounts		
\$0.00 – Over	0.00%	0.00%
IRA Accounts		
\$50.00 – Over	0.03%	0.03%
Money Market Accounts*		
\$0.00 - \$499.99	0.00%	0.00%
\$500.00 - \$2,499.99	0.04%	0.04%
\$2,500 - \$9,999.99	0.04%	0.04%
\$10,000 - Over	0.04%	0.04%
Share Certificate & IRA Certificates**		
Early Withdrawal Penalty Temporarily Suspended		
6 Months	0.05%	0.05%
12 Months	0.08%	0.08%
18 Months	0.12%	0.12%
24 Months	0.16%	0.16%
36 Months	0.27%	0.27%
48 Months	0.33%	0.33%

Loan Rates

	Rate (APR)	Max Term
New Automobiles	1.99%	60 mos
	2.99%	60 mos
	3.99%	84 mos
100% Financing. Rate applies to qualified applicants. Other rates and terms available.		
Used Automobiles (2013 - 2015)	1.99%	60 mos
	2.49%	72 mos
	2.99%	84 mos
Used Automobiles (2009 - 2012)	2.99%	60 mos
	3.49%	72 mos
100% NADA Retail Value. Rates apply to qualified applicants. Other rates and terms available.		

Auto Equity Loan

APR	Amount Financed	Max Term	Fixed or Variable	
6.99%	Based on Equity	84 mos	Fixed	Minimum \$10,000 — Maximum \$50,000 (Rate applies to qualified borrower)
7.99%	Based on Equity	84 mos	Fixed	Minimum \$10,000 — Maximum \$50,000

Signature Loans

	8.99%	60 mos
Max. amount: \$15,000. Other rates and terms available.		

1st Mortgage Loans

	Rate (APR)	Max Term
	Market Rates	30 years

Home Equity

	Prime plus 0%	20 years

Visa®

	Max Amt	Fixed Rate
Platinum	\$15,000	10.90%
Gold	\$10,000	11.90%
Classic	\$5,000	12.90%

Unsecured Line of Credit

	\$15,000	12.90%

APR=Annual Percentage Rate. APY=Annual Percentage Yield.
 *Loan rates for qualified borrowers. Other rates and terms available.
 **All share accounts' anticipated dividends are paid based on Credit Union earnings and are calculated daily on multiple min. 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 (5) withdrawals per month is allowed from a Money Market account. After the maximum number of withdrawals is exceeded, a fee of \$5.00 for each additional withdrawal will be charged.
 *****Requires a deposit of \$500.00 or more. Early withdrawal penalty of \$100.00 or 3 months' dividends, whichever is greater.
 NOTE: All savings rates are subject to change without notice at the discretion of the Board of Directors.

REMINDER

Save your PTO FCU year-end statement. You will need it for tax purposes! Keep an eye out for IRS form 1099 if your dividend earnings totaled more than \$10. It will be arriving in the mail sometime this month.

PRIVACY NOTICE

Who is providing this notice? PATENT & TRADEMARK OFFICE FEDERAL CREDIT UNION (PTO FCU)

What we do

How does PTO FCU protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does PTO FCU collect my personal information? We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Make deposits/withdrawals or provide account information
- Give us contact information

We also collect your personal information from others such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates - Companies related by common ownership or control. They can be financial and nonfinancial companies. Patent & Trademark Office Federal Credit Union has no affiliates.

Nonaffiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies. Patent & Trademark Office Federal Credit Union does not share with nonaffiliates so they can market to you.

Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Patent & Trademark Federal Credit Union markets jointly with Affinion Group and CUNA Mutual Group



www.ptofcu.org
Main Branch: 1st Floor, 501 Dulany Street, Alexandria, VA 22314
 Hours: 9:00 am – 3:00 pm, Monday – Friday
 Phone: 571-272-0350 • Fax: 571-273-0190
Randolph Square Branch: 2800 S. Randolph Street, Room 8C08, Arlington, VA 22206
Effective immediately, the Randolph Square Branch will be open on Wednesdays by appointment only. Appointments must be made 24 hours in advance. Call 571-272-0350 to schedule appointments.
 Office: 703-933-0222 • Fax: 703-933-0002
 Non-cash operation
 24-hour advance notice for some services

(Call main office for request at 571-272-0350)
 ATM located in the 4th floor lunch room
Visa® Check Card & ATM Important Phone Numbers
 After hours hotline: 800-754-4128
 Card activation: 800-466-0040
 Falcon (U.S.): 888-241-2440
 Falcon (International): 909-941-1034
Lost/Stolen
 U.S. Toll Free: 888-241-2510
 International: Collect Call 909-941-1398
 Commentary is a quarterly publication of your credit union.
 Comments should be directed to the editor, Rita Harrell.
 This credit union is federally insured by the National Credit Union Administration.