



Patent and Trademark Office Federal Credit Union

**QUALITY SERVICE
IS OUR TRADEMARK!**

We Are People Helping People

*Helping You Achieve
Your Financial Goals*



Think you should
hold off on
home buying?

**THINK
AGAIN!**



What is a Credit Union?

- Member-Owned
- Not-For-Profit
- Federally Insured
- Dedicated to
“People Helping People”



A Credit Union is a member-owned, member controlled, not-for-profit cooperative financial institution formed to permit groups of people to save, borrow and obtain related financial services and to participate in its management. Member ownership and control are what make credit unions unique. Once a member, always a member, even after retirement or relocation.

Top Ten Differences Between Banks And Credit Unions

More than **89 million Americans** love their credit unions, and they are more satisfied with their service than those who are customers of banks.

In every poll since 1983, the American Banker/Gallup poll has shown Credit Union's to be a consumer favorite for service and customer satisfaction.

Here are the top 10 reasons why belonging to a credit union rocks.

Top Ten Differences Between Banks And Credit Unions

1. **At PTOFCU, You Belong**

At a bank, you are a customer. At **PTO FCU**, you are a **member**.

2. **We Work For You**

You're not just a member, you are a part-owner and **we work for you**.

3. **We Are Not-for-Profit Financial Cooperatives.**

Our profits are returned to you in the form of lower fees, higher dividends, and low cost loans.

4. **People, Not Profits, Are Our Number 1 Priority**

Members—not money—are the CU's most valuable asset.
You're much more than just an account number.

Top Ten Differences Between Banks And Credit Unions

5. We Are Owned And Operated By Members.

Credit Unions' boards are volunteers who are members of the credit union.

6. Your Money Is Protected At The Credit Union.

The National Credit Union Share Insurance Fund (NCUSIF); which is **the healthiest of insurance protection**; insures federal and many state credit union accounts up to \$250,000.

7. We Are For Everyone, Including The Little Guy.

Credit unions are for all people., especially those who traditionally have been underserved. The Federal Credit Union Act of 1934 states that credit unions were established, "to make [credit] more available to people of small means..."

Top Ten Differences Between Banks And Credit Unions

8. No. 8: We Offer Convenience

We're always working to make sure our services are convenient and cost effective.

9. No. 9: We Listen To You; Each Member Equally.

We are democratically controlled—each member has 1 equal vote.

10. No. 10: We Take An Active Role In Their Community. We strive to make a positive difference. PTO FCU actively participates in Meals on Wheels, Epilepsy Walk for the Cure, food drives, toy and clothing collection points for several years.

Who Are We, PTO FCU?

When Patent and Trademark Office became a separate agency under the Department of Commerce, a group of its employees came together and formed the Patent & Trademark Office Federal Credit Union (PTO FCU). It was founded in 1942 so that PTO employees could borrow money at affordable rates and establish savings accounts for the future. Since then, we have provided beneficial financial services to PTO employees, retirees, contractors and family members.

Members enjoy a lifetime of financial services. For over 72 years, we have committed to provide quality, reliable and convenient service. Our commitment continues and is extended to every member. Quality service is our trademark!

We want OUR MEMBERS TO BE FINANCIALLY SUCCESSFUL!



OUR MISSION:

To provide You with the highest level of quality, convenient, and reliable service while maintaining financial strength.



OUR VISION:

To assist You in achieving lifetime financial security.

Remember, your membership is exclusive. We serve only:

- **PTO employees,**
- **PTO contractors,**
- **Retired PTO employees,**
- **Family members related by blood or marriage.**

A Few Services We Offer

- Auto Loans (New And Used)
- Extended Warranties On New And Used Autos And Motorcycles
- Gap Insurance Coverage On Autos
- Mortgages/Home Equity Loans
- Line Of Credit Loans
- Personal Loans
- Visa Credit Card
- Share/Savings Accounts
- Share Certificates And Ira's
- Checking Accounts
- Free Online Banking and Bill Pay
- Mobile Banking

WHY Join PTO FCU?

- You get mostly all the products and services of a bank, **WITHOUT** the costly fees
- You have a voice in how your credit union is run because you become part-owner with a share deposit of \$25
- Borrow at **LOWER** interest rates



Member-Owned

When you open a Share Savings Account with **PTO FCU**, you become a member for life...

And a part-owner of a great financial institution!



Joining is Easy!

- Simply make a \$25 deposit to open a share savings account...

OR

- Sign up for payroll deduction or direct deposit and we'll do the rest!

Direct Deposit and Payroll Deductions

- ❑ **Safe**
- ❑ **Easy**
- ❑ **Affordable**



JOIN TODAY!

You'll be glad you did and
we'll be happy to serve you!

