

Loans are Blooming!

Pick your Loan. Save a Bunch!

Loans are in bloom at PTOFCU, where we're celebrating our move to our new office in the Knox Building. Pick one!

Make a Splash with home improvements.

EZ Equity Loan as low as 6.99% APR*

Low 3.9% APR* Auto Loans

Member-Only Sale, too!
April 28, 29, and 30.

3.9% APR* Home Equity Loans with No Closing Costs

Beautiful!!

Move into your new home with a PTOFCU First Mortgage

Line of Credit checks...for that special occasion.

You'll be in the "pink" with your PTOFCU Visa Credit Card

as low as 10.9% APR*

Certain restrictions apply. Call for details on any of these blooming specials!

Act Now! Limited-Time Offers

Visit our website at www.ptofcu.org to download our loan application.

*APR = Annual Percentage Rate



Everything's New!

We've got a New Home!

On March 7 we officially opened for business in our new office in the Knox Building. Everyone's excited about the move and the new opportunities ahead. Visit us on the first floor. Please join us for our Grand Opening Celebration at 11:00 a.m. on April 19—just before our Annual Meeting.

A New Date for the Annual Meeting

Due to our move, the Annual Meeting has been rescheduled for April 19.

Mark Your Calendar

Tuesday, April 19

Grand Opening Celebration

11:00 a.m. • CU Lobby

Annual Membership Meeting

12:00-2:00 p.m. • Remsen Building
Conference Center, First Floor

New Mission and Vision Statements

Our Mission

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

Our Vision

To assist our members in achieving lifetime financial security.

Some Things Never Change!

One thing you can be sure of: our commitment to superior, personalized service will never change. Come see us in our new location and tell us how we can serve you!

Just a few notes...

PTOFCU's Privacy Policy—PTOFCU will not share personal financial information related to you, except for operationally related activities where PTOFCU is allowed by law to share the information. Operationally related activities include using third party service providers or joint marketing, where PTOFCU controls what is being sent to our members. Under these circumstances, PTOFCU will share information with strict safeguards and will only allow for the information to be used for the stated purpose.

Information We Collect About You:

We collect and may disclose non-public information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions;
- Information we receive from a consumer reporting agency.

Information PTOFCU Discloses About You:

We do not disclose any personal information about our members and former members to anyone, except as permitted by law, and then under the strictest safeguards.

Exceptions Permitted Under the Law:

We may disclose information we collect about you as described above, to our affiliated companies and to companies that perform services on behalf of the PTOFCU, or to other financial institutions with which we have joint agreements. We may also disclose personal financial information we collect about you as necessary to process and service transactions generally, to effect, administer or enforce a transaction requested or authorized by you or for reasons authorized by law and regulations. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with PTOFCU, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information:

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

HOLIDAYS

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Columbus Day

Monday, October 10

Veterans Day

Friday, November 11

Thanksgiving

Thursday, Nov. 24
and Friday, Nov. 25

Christmas Day

Monday, December 26

TRAINING DAY CLOSINGS

Please note that the credit union will close at 12:30 p.m. on the following days so that the staff can participate in training sessions. The office will reopen at 9:30 a.m. the next morning.

June 15

September 21 • December 1

TELEPHONE DIRECTORY

Main Office Number:	571-272-0350
Fax (Loans & Member Services):	571-273-0190
Accounting Department:	571-272-0361
Fax (Accounting):	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 April 23, 2004

LOAN RATES

New Automobile

100% Financed, Fixed Rate		
Max. Term	Min. Amt. Financed	APR
36 mos.	N/A	4.90%
48 mos.	N/A	6.75%
60 mos.	N/A	6.99%

Used Automobile (2004 - 2003 - 2002)

100% NADA Retail Value Financed, Fixed Rate		
Max. Term	Min. Amt. Financed	APR
36 mos.	No minimum	6.75%

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 - \$999	.50%	.50%
\$1,000 - Over	.50%	.50%
Money Market Accounts*		
\$0 - \$499	0.00%	0.00%
\$500 - Over	.30%	.30%
IRA Certificates**		
6 Months	.86%	.86%
12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.75%	1.76%
48 Months	1.85%	1.86%
Share Certificates**		
6 Months	.86%	.86%
12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.75%	1.76%
48 Months	1.85%	1.86%

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.



www.ptofcu.org

1st Floor, 501 Dulany Street
Alexandria, VA 22314

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.