

Join Ben's Friends!

Here's a special opportunity for parents and grandparents. Begin teaching your special kids the value of money with a credit union account of their own and we'll reward them for it!



July 1 - August 31

Open a new **Ben's Friends** account with \$25 or more

— or —

Deposit \$25 or more to an existing **Ben's Friends** account

When your kids become Ben's Friends, they are entered in a prize drawing for a crisp \$100 bill...which just happens to have Ben's picture on it!

This promotion ends on August 31. We'll conduct the drawing September 7 in the PTOFCU lobby. Good luck, and remember to continue to save with Ben!

Ben Says...

Take a tip. When you get your allowance, birthday money or other gifts of money, plan to spend just half of it. Save the other half! Then, if you want, get your parents to sign you up for online banking and show you how to check your savings balance. You'll learn a lot about saving money!



Effective July 1, 2007

SAVINGS RATES

	Rate (APR)	Yield (APY)
Regular Share and Holiday Accounts		
\$50 - \$2,499	.25%	.25%
\$2,500 - Over	.50%	.51%
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%
IRA/Share Certificate		
48 Months, \$1,000 min.	5.50%	5.61%

LOAN RATES

New and Used Automobile Loans	as low as 5.90% APR
Other rates available, terms to 84 months, 100% Financed	
1st Mortgage Loans	Market
Home Equity	Prime - 1.00%
Signature Loans	as low as 12.90% APR
Maximum amount: \$15,000 • Terms to 72 months	

All share accounts' anticipated dividends are paid based on credit union earnings and are calculated daily on multiple minimum balances, 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.

NOTE: All rates are subject to change without notice at the discretion of the Board of Directors. Visit our website for more rates and terms.

Holidays

Labor Day, Monday, September 3
Columbus Day, Monday, October 8

Staff Training

We will close at 12:30 p.m. on Thursday, August 23 so that our staff can participate in training sessions.



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.



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SERVICE IS OUR TRADEMARK!

JULY 2007

Savings are in
BLOOM
at PTO FCU!



Invest in a Share Certificate with a minimum of \$500.

Then **PICK** your term.

We'll make sure you **REAP** the rewards of a great rate!



But hurry! This is a special opportunity. We can only offer a limited amount of certificates at this great rate.



*APR = Annual Percentage Rate. Terms available for any number of months between 6 and 24. The Annual Percentage Yield for certificates of 12 months or more is 6.14%.

Member Appreciation Day

July 31, 2007

Details inside.

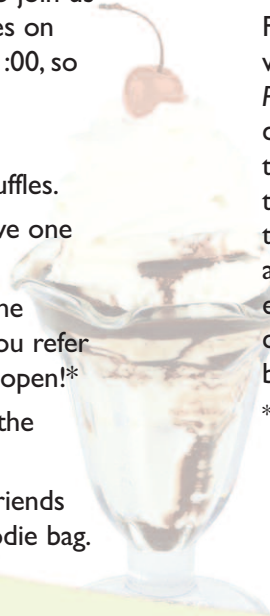
OUR VISION:
TO ASSIST MEMBERS IN ACHIEVING LIFETIME FINANCIAL SECURITY.

Membership Appreciation Day

Ice Cream Social
July 31 • 12:00 'til 2:00
PTOFCU Lobby

PTOFCU members are welcome to join us for ice cream, cake, popcorn and prizes on July 31. We'll be giving away prizes at 1:00, so please be there for the drawing.

- First Prize: Digital Camera.
- Second and Third Prizes: iPod Shuffles.
- All members in attendance receive one chance to win.
- Receive an additional chance in the drawing for each new member you refer and for each new certificate you open!*
- New members are entered into the drawing, too!
- All PTO kids who have a Ben's Friends account will receive a special goodie bag.



There's a coloring contest, too, for Ben's Friends. Just visit our website at www.ptofcu.org and click on *What's New*, then *Promotions*. Print out the coloring sheet and return it to us by July 25 to enter the competition. Two tickets to Six Flags will be awarded to the winner in each of three age group categories. You need not be present to win!

*New members must open their accounts with a deposit of at least \$50.



IT'S A BUYER'S MARKET

The housing market has certainly changed in recent years! Today it's a buyer's market with many selling prices dropping and more opportunities to own your own home. You may have questions about the home buying process or whether to rent or buy. Whatever your situation, we can help with a wide variety of mortgage programs.

Make it a point to become an educated home owner. Get the answers from a place you can trust—PTOFCU. Just visit our website and click on the <http://www.ezonlineapp.com> link. Get information, get prequalified or apply online. It's easy!



Edison Society Members*

All ATM transactions are now fee-FREE. Ask for details!

*For ages 50 and over.



New Wheels?



Refinance your not-so-great deal from another financial institution and we'll reduce your rate by 1.00%.

Ask for all the details!

Auto loan rates now as low as 5.90% APR

Congratulations!

A hearty congratulations is extended to Stephone Allen, our newly appointed Board of Directors member. She is joined by current board members Patrick Brinson, Ray Covington, Zena Davis, Jeanett Devins, Ray Johnson, Michele Peyton, Stella Reid and Chairman, Larry Williams.

