

## Reminder...YES! We're SAFE & SOUND!

The financial industry has certainly been in turmoil. However, credit unions are very conservatively managed. Your credit union does not make subprime loans and we are well capitalized. In fact, our capital ratio is over 9%! So have no fear! Your savings are safe and insured to \$250,000 (see inside).

And, we are still making loans!

- New and Used Auto Loans
- Auto Loan Refinances (we'll beat your rate!)\*
- Personal/Signature Loans
- Home Equity Loans
- First Mortgages – New Purchases and Refinances
- Visa Credit Cards and more!

So turn to your trusted financial partner – PTO Federal Credit Union – when you need to save or borrow.

\*Certain restrictions apply.

### Holiday Closings

- Thursday, January 1, **New Year's Day**
- Monday, January 19, **Martin Luther King, Jr. Day**
- Tuesday, January 20, **Inauguration Day**
- Monday, February 16, **Washington's Birthday**
- Tuesday, April 21, Annual Meeting**

### Training Day Early Closings

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

- February 12 • May 14 • August 27
- December 10 • (dates subject to change)

Thank you for making  
our Coat and Toy  
Drives so successful!



Effective January 1, 2009

### SAVINGS RATES

	Rate (APR)	Yield (APY)
<b>Regular Share and Holiday Accounts</b>		
\$50 – \$2,499.99	0.50%	0.50%
\$2,500 – Over	1.00%	1.00%
<b>Money Market Accounts*</b>		
\$500.00 – \$2,499.99	1.00%	1.00%
\$2,500 – \$9,999.99	1.25%	1.26%
\$10,000 – \$24,999.99	1.50%	1.51%
\$25,000.00 +	1.75%	1.76%
<b>IRA Certificate</b>		
48 Months, \$500 min.	2.91%	2.94%

### LOAN RATES

**New and Used Automobile Loans** as low as **4.90% APR**

Other rates available, terms to 84 months, 100% Financed

<b>1st Mortgage Loans</b>	Market
Home Equity	Prime

**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.**



1st Floor, 501 Dulany Street, Alexandria, VA 22314

Hours: 9:00 a.m. – 3:00 p.m., Monday – Friday

#### Visa Check Card & ATM Important Phone Numbers

After hour hotline	(800) 754-4128
Card activation	(800) 466-0040
Falcon in the US	(888) 241-2440
Falcon International	(909) 941-1034
Visa Credit Card Lost/Stolen Number	(866) 563-1335
All other inquiries	(877) 809-4216

**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 Harrell.



This credit union is federally insured by the National Credit Union Administration.



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Patent and Trademark Office Federal Credit Union



SERVICE IS OUR TRADEMARK!

JANUARY 2009

# LAUNCHED

## for the New Year!



We're ringing in 2009 with a brand new website design. It's easy to navigate and there are lots of online applications. Along with Online Teller and Bill Pay, now you can open many new accounts and services from the comfort of home. Our new Resource Center provides fraud alerts, instructions for wiring funds and member education, just to name a few. Switch to PTOFCU's free checking, apply for a loan, open family accounts and more. We think you'll like it!

[www.ptofcu.org](http://www.ptofcu.org)

## Happy New Year!

Remember, all family members of anyone who works for the Patent & Trademark Office or a contractor of the Patent & Trademark Office are eligible to join PTOFCU regardless of whether the eligible employee is a member.

# Deposit Insurance LIMIT RAISED

Each new day brings more troubling news about the markets, the financial services sector and banking in particular. Fortunately, our credit union is still in sound financial condition and still a safe place to save for the future. In fact, it's now an even better place to save than it used to be.

In October President Bush signed into law the Emergency Economic Stabilization Act, more commonly known as "the Wall Street bailout bill." One positive consequence of that is that **deposits to credit union accounts are now insured to at least \$250,000**. The previous limit was \$100,000.

The federal insurance fund that protects those deposits, the National Credit Union Share Insurance Fund, is administered by the National Credit Union Administration and backed by the full faith and credit of the United States government. So you can trust that the money you deposit to your accounts will always be there when you need it.

Do you make regular deposits to your savings? As a wise man once said, "We should all be concerned about the future because we will have to spend the rest of our lives there."

## A Cost-Cutting Tip

Lowering your thermostat from 72 degrees to 68 degrees during the winter months can lower your heating costs by more than 21 percent.

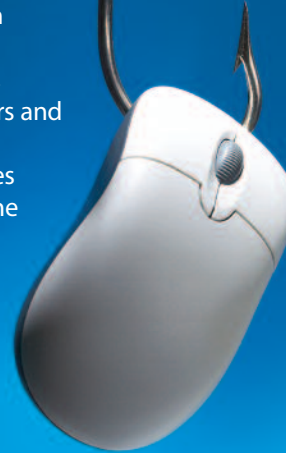


# Don't Get "Smished"!

"Smishing" is a new scam, similar to "phishing." In both scams, the object is to trick people into giving out PINs, passwords, account numbers and Social Security Numbers. Smishing uses text messages to wireless devices where the text message appears to be coming from a financial institution. **DO NOT RESPOND** to these fraudulent requests.

**PTO Federal Credit Union will never solicit private information from you by text message (or email).** Please notify us if anyone ever tries to scam you that way.

**For your added protection**, credit unions have been charged by NCUA, our federal regulator, to implement additional policies and procedures to protect members from Identity Theft. **Your account safety is our top priority!**



## Open Family Accounts Online!

We've got something special for every age and every member of your family. Visit our redesigned website for details:

Edison Society – for members over age 50

Morgan's Innovators – especially for teenagers

Ben's Friends – for youngsters under age 12

**Tell your family and friends** to stop by the credit union office during the week of January 26-30. The first 50 new members will receive a \$25.00 deposit from the Credit Union and a \$10.00 gift card from the Costco representative on site!



\*Available at the credit union; new account must remain open for 6 months or forfeit the \$25.00 deposit.

## Tax Time Loans

It's rough when you've got taxes to pay and your pockets are already empty. If that's the situation you find yourself in this year, don't despair. We may be able to provide you with the money you need.

**Don't forget...Save your year-end statement for tax reporting!**

