



Member Appreciation Day

Thanks to all of our members who attended our Ice Cream Social and helped celebrate member appreciation day along with PTO Federal Credit Union's 67th anniversary. On August 20th, members enjoyed sweet treats and prizes, including drawings for VISA® gift cards and Six Flags tickets including a grand prize drawing of dinner for two aboard the Spirit Dinner Cruise.



Grand Prize Winner of a dinner for two aboard the Spirit Dinner Cruise
Moliki May
Member Since Mar. 1993



Winner of (2) Six Flags® Tickets
Anthony Calandra
Member Since Aug. 2007



\$25 VISA® Gift Card Winner!
Linda Lynch
Member Since Aug. 1985



\$25 VISA® Gift Card Winner!
Allyson Despertt
Member Since Feb. 1992

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



Savings Rates Effective August 24, 2009

Regular Share & Holiday Accounts	Rate (APR)	Yield (APY)
\$50 – \$2,499	.25%	.25%
\$2,500 – Over	.50%	.50%
Money Market Accounts*		
\$500.00 – \$2,499.99	.65%	.65%
\$2,500 – \$9,999.99	.75%	.75%
\$10,000 – \$24,999.99	.85%	.85%
\$25,000.00 +	1.00%	1.00%
IRA Certificate		
48 Mos, \$500 min.	1.77%	1.78%

Loan Rates

New & Used Auto Loans	Market
as low as	4.99%
Other rates available • Terms to 84 Mos • 100% Financed	
1st Mortgage Loans	
Home Equity	Prime (floor rate is 5.00%)
Signature Loans	
as low as	12.90%
Maximum amount: \$15,000 • Terms to 72 Mos	

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 web site for more rates and terms.

www.ptofcu.org

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 hours hotline – 800.754.4128
Card activation – 800.466.0040
Falcon in the US. – 888.241.2440
Falcon International – 909.941.1034

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.

Commentary

FALL 2009



Service Is Our Trademark

Another Reason To Love The Holidays



Enjoy the holidays this year without the financial stress. Instead of putting all of your purchases on a high-rate credit card, why not take out a loan with PTO FCU? Our low rates and flexible terms make our holiday loan a financially-friendly alternative to charging your purchases. And for those of you looking for a gift that everyone will enjoy, try our easy and convenient VISA® gift cards!

Don't need a holiday loan this winter? Check out our other loan products, all offered with great rates and flexible terms! Stop by PTO FCU today to talk to one of our friendly loan officers and learn how our loans can fit your needs.

- Vehicle Loans
- Unsecured Loans
- EZ Equity Loans
- Personal Line of Credit
- Share Secured Loans
- Home Equity Line of Credit

October

Contact your PTO
Representative for
information on our
LOW-RATE VISA®
Credit Cards today!



**Our Randolph Square branch
is now open!**



Navigate Your Way to the 2nd floor

**Randolph Square
2800 S. Randolph Street, Room 2A60
Arlington, VA 22206**

- 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
- Hours of Operation:
Tuesdays and Thursdays, 10 am - 2 pm
- Phone Numbers: 703-933-0222 (Office)
703-933-0002 (Fax)

Annual Coat Drive

Just in time for the cold weather, PTO Federal Credit Union is hosting a coat and blanket drive starting October 1st. All collections will take place in the credit union lobby. Donations will be made to a local shelter.

Toys for Tots

Join us for our annual Toy Drive, starting November 2nd. Please bring a new toy in to the credit union. All donations will be given to underprivileged children.



Keep In Mind...The Importance Of Disaster Preparedness

In the event of a disaster, PTO Federal Credit Union has a detailed Disaster Recovery Plan in place to provide members with uninterrupted services. Data processing systems, office operations, Internet-based services and telephone communications are all covered by detailed contingency plans for either short- or long-term periods.

Should a disaster or epidemic occur, we will communicate any special instructions through our Web site along with a message on our direct telephone at 571-272-3050. If our phone is not operational, information will be provided by the Patent & Trademark Office by calling 571-272-2000. If the credit union cannot open at its current location in the Knox Building, a satellite office will be set up at the Carlyle Campus. We are committed to continue to serve your financial needs.



Coming Soon...Web Site Enhancements

We're improving our Web site! Now with new features, the PTO FCU Web site will be even more user-friendly. Look for new and improved online bill pay, kids sections and life stages features. Plus, now you can learn your credit score by clicking on the MyFico logo on the PTO FCU homepage. Just one of the many ways PTO FCU looks to provide our members with convenient services and products.

Holiday Closings

Columbus Day Monday, October 12th
Veterans' Day Wednesday, November 11th
Thanksgiving Thursday, November 26th
Day after Thanksgiving Friday, November 27th
Christmas Friday, December 25th
New Year's Day Friday, January 1st, 2010

Office Closings

December 10th at 12:30 Employee Training