

Commentary



Service Is Our Trademark



Internet-Only Loan Specials

Don't forget about our low-rate loan specials in the New Year! Our online-only personal and auto refinance loans are available through January 31, 2010.



Internet-Only Personal Loan

Rates as low as 7.99% APR*

- Maximum loan amount: \$5,000
- Minimum loan amount: \$500
- Term of 12 months
- Offer good October 1 through January 31, 2010
- Apply by Internet only

*APR=Annual Percentage Rate. For qualifying applicants. Other rates available.



Internet-Only Auto Refinance Special

We'll beat your current rate by 2%*

- Floor rate 4.99% APR**
- 2007 auto models or newer
- Offer good October 1 through January 31, 2010
- Apply by Internet only

*Other rates available. We do not refinance our own loans. Loan must be no more than one year old.

**APR=Annual Percentage Rate.



Life Stages - a Helpful Online Tool

To better serve our members, young, old and everyone in between, PTO FCU now offers Life Stages, a helpful online tool. This web site enhancement provides useful information to help members through the various financial challenges life can bring. Whether you are looking to get married and buy a home, go to college and buy a car or just want to plan for retirement, PTO has the resources to help you achieve any financial goal. Visit our web site at www.ptofcu.org and check out Life Stages today!



Save Your Statement!

Make sure you save your end-of-the-year statement from PTO FCU. It shows your dividend earnings for the year 2009 and you'll need this information for tax purposes. If your dividends for the year total more than \$10, keep an eye out for IRS Form 1099. It will be arriving in the mail sometime this month.

Dormant Account Notice

Please keep your account active in order to avoid losing your money to the Unclaimed Property Laws of your state. If your account has not had any activity within the past three years, we are required to charge \$15 per quarter for maintenance of your account. If your account remains dormant for five years, PTO Credit Union is required to close your account and turn the money over to the state in which you live. To avoid dormant account charges or closure, perform at least one transaction every three years or call us and update your account information. It's as easy as that!

Keep Us Updated

If your address, home or cell phone numbers have changed recently, please let us know. We strive to keep our records as accurate as possible so we can contact you promptly in the event of an emergency. And did you know? Members can now change their contact information online through our secure online teller web site at www.ptofcu.org. Keeping us updated has never been easier!

Check Processing Changes Coming in 2010

The Federal Reserve is changing the way it processes consumer checks in the first quarter of 2010. These changes will affect the amount of time it takes for checks to clear and the availability of funds placed on hold. Look for more information to come.

Holiday Closings

New Year's Day Friday, January 1
Martin Luther King, Jr. Day Monday, January 18
Washington's Birthday Monday, February 15

Early Closings

March 18 at 12:30 Employee Training
June 10 at 12:30 Employee Training

Thank You, Members!

Our annual coat and toy drives were a huge success. Members pitched in and enabled PTO FCU to donate many coats, hats, gloves and blankets to a local shelter and toys to Community Partners for Children.

Happy New Year!

We look forward to serving you in 2010!



Attention All Homebuyers – Tax Credit Extended!

If you wanted to buy a home, but could not close by the tax credit deadline of December 1, 2010, you are in luck! The federal government has recently extended the tax credit for first time home buyers until April 2010, and expanded the program so current homeowners may receive a tax credit as well.

The new program:

- Extends a tax credit of \$8,000 for first-time home buyers, or homebuyers who haven't owned a home in the last three years.
- Adds a tax credit of \$6,500 for homebuyers who are selling a home they have owned for at least five years.
- Benefits qualified persons whose purchased home price is under \$800,000. Credit is available only for homes acting as principal residences and for homebuyers with an income of \$125,000 or less for singles, \$225,000 or less for joint filers.
- Expires April 30, 2010 with closings occurring no later than June 30, 2010.

For more information regarding the extended and expanded first-time homebuyer tax credit, call 800-635-7128 today.

Invest in America with PTO FCU and Save!

Invest in America is a program designed to save credit union members money through discounted products and services from U.S. based companies. And when you use a loan from PTO FCU to make your purchase, you'll save even more with our low rates!

Visit www.lovemycreditunion.org for more information and a complete list of participating companies.

TurboTax® with PTO FCU

Save time and money this tax season with TurboTax® and PTO FCU. For those with simple tax returns, TurboTax® guides you through your return and then submits your return electronically. This means a faster, easier process so you can get your refund in seven to 12 days, instead of six to eight weeks. Visit the PTO FCU web site for more details.



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* | Rate (APR) | Yield (APY) |
|------------------------|------------|-------------|
| \$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

as low as **4.99%** 60 mos
100% Financing • Other rates and terms available.

1st Mortgage Loans **Market**

Home Equity **Prime (floor rate is 5.00%)**

Signature Loans

as low as **12.90%** 60 mos
Max. amount: \$15,000 • Other rates and terms available.

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.

Annual Meeting

Mark your calendars – our annual meeting will be held on April 20, 2010 from 12 to 2 pm at the PTO Jefferson Building Conference Center, Room 1D70. All credit union members are encouraged to attend.

Kids Club Interactive Web site Coming Soon

For our young members, our new interactive kid's web site will feature money saving tips, fun financial games and more!

Receive Our Newsletter Online

Go paperless and sign up to receive our newsletter online at www.ptofcu.org.

www.ptofcu.org

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