

PROMOTIONS

Be sure to check out our website for the latest promotions!
www.ptofcu.org



SMART OPTION Student Loans

It's back-to-school and off to college! If you find your college student or yourself short on the money you need for your education, look to PTOFCU.

The Smart Option Student Loan is flexible and affordable. Visit our website or call us today.

www.ptofcu.org

CREDIT UNION CLOSED

COLUMBUS DAY
Monday, October 8th

VETERANS DAY OBSERVED
Monday, November 12th

THANKSGIVING DAY
Thursday, November 22nd

DAY AFTER THANKSGIVING
Friday, November 23rd

CHRISTMAS DAY
Tuesday, December 25th

NEW YEAR'S DAY
Tuesday, January 1st

FALL into your DREAM

AS LOW AS **1.99%** *APR

No payment for 60 days

APPLY TODAY
ptofcu.org

*APR = Annual Percentage Rate



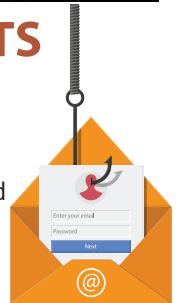
CASH IN HAND Home Equity Loan

Don't go empty-handed. Have cash for when you need it. A Home Equity Loan is excellent for most anything like: home repairs and upgrades, remodeling, dream vacations, consolidating debt, dream weddings, and so much more! Turn your home value into cash, giving you the resources you need.

AS LOW AS **2.99%** *APR **Borrow up to \$75,000**
*APR = Annual Percentage Rate
On approved credit

CYBER THREATS Beware of Phishing

Be aware of internet threats that can endanger your personal information and identity.



PHISHING: This is when cyber thieves send you emails that try to lure you into providing or confirming personal information. The emails look like they're from legitimate organizations, often ones you know. They ordinarily use threats, warnings, or enticements to create a sense of urgency. You're usually asked to click on a link. If you do, it can lead to a spoof website. The site looks real enough to trick you into entering personal information.

SIGNS OF PHISHING EMAILS

- Request (usually urgent) for you to make contact through a provided link
- Spelling and grammar mistakes
- Generic greetings, like "Dear User"
- Unsolicited attachments

Love At
First
Swipe



VISA CREDIT CARD

Pocket The Card To Have

Make sure you carry the card that matters most. It will be there when you need it. Apply for a PTOFCU VISA® Credit Card today!

To apply visit www.ptofcu.org

- ✓ As low as 10.90% APR*
- ✓ No annual fee
- ✓ Same Low Rate for Cash Advances
- ✓ Up to \$15,000

* APR = Annual Percentage Rate. Offer available on approved credit. Other rates and terms available. Contact a Loan Officer for details.



REMINDERS

E-STATEMENT AVAILABLE

Now you can access your statements online with your computer if you have access to our Online Teller. If you don't have Online Teller sign up today. Let us know if you would prefer not to receive print statements.

ATTENTION BILL PAY USERS

If you use Microsoft Explorer to access Bill Pay, you must have Microsoft Explorer 11 installed on your PC. Please update your browser.

TRAVELING?



If you plan to make any unusual transaction or if you plan on using your cards outside the United States, please call 1-877-809-4216 for credit cards and 1-888-241-2440 for check cards.

To report your ATM/debit card lost or stolen, call 1-888-241-2510 toll free inside the U.S. or 1-909-941-1398 collect outside the U.S.

DORMANT ACCOUNTS

If you have not used your account for one year you will be charged \$15.00 until you perform a financial transaction such as making a deposit or a withdrawal. This fee will be charged quarterly until activity is performed.

TRANSACTIONS FROM MEXICO

The Patent and Trademark Office FCU will no longer honor any ATM/debit card transactions originating from Mexico. If you plan to travel to Mexico please notify the Credit Union prior to traveling and complete our Travel Permit form. The Credit Union must have the completed form prior to the member visiting Mexico. The form is available on our website at www.ptofcu.org/forms.

STAY CONNECTED

Join our mailing list. Text PTOFCU to 22828 to send your email address. Message data rates may apply.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.ptofcu.com or we will mail you a free copy upon request.



Everyone deserves a 2nd chance!

2nd Chance LOANS

*Borrow up to **\$2000**

**Direct deposit for payment required*

Main Branch: 1st Floor, 501 Dulany Street, Alexandria, VA 22314
Hours: 9:00 am – 3:00 pm, Monday – Friday
Phone: 571-272-0350 • Fax: 571-273-0190
Audio Teller: 571-272-0365
Randolph Square Branch: 2800 S. Randolph Street, Room 8C08, Arlington, VA 22206
Effective immediately, the Randolph Square Branch will be open on Wednesdays by appointment only. Appointments must be made 24 hours in advance. Call 571-272-0350 to schedule appointments.
Office: 703-933-0222
Non-cash operation
(Call main office for request at 571-272-0350)
ATM located in the 4th floor lunch room

Visa® Check Card & ATM Important Phone Numbers

After hours hotline: 800-754-4128
Card activation: 800-466-0040
Falcon (U.S.): 888-241-2440
Falcon (International): 909-941-1034
Lost/Stolen
U.S. Toll Free: 888-241-2510
International: Collect Call 909-941-1398

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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.



Never let the things you want make you forget the things you have.