



Patent and Trademark Office Federal Credit Union

COMMENTARY

Superior Service Is Our Trademark

Volume 26

NEWS & UPDATES

Until further notice, our lobby is open from 9:00 AM to 12:00 PM Monday through Friday.

We encourage members to use Mobile and Online Banking to access your account 24/7.

For up-to-date information, visit www.ptofcu.org



JOIN OUR MAILING LIST

Send your email address by text message:

Text PTOFCU to 22828
(message data rates may apply)

E-STATEMENTS

Help The Environment
Put an end to paper waste and make banking faster, easier and more secure.

Simply sign in to Online Teller, and click the menu option at the bottom of the screen. Then, on the far left of the screen, select Statements and Documents.

If you need assistance, call or email us at support@ptofcu.org.

CREDIT UNION CLOSED

During the following holidays, the credit union will be closed.

LABOR DAY

Monday, September 7th

COLUMBUS DAY

Monday, October 12th

VETERANS DAY

Wednesday, November 11th

THANKSGIVING DAY & AFTER

Thursday, November 26th
Friday, November 27th



ONE CARD. ONE PAYMENT. EASY!

Shape up your debt with a PTOFCU Credit Card. Move your balances and lose your high credit card payments.

Our rates are low and there are no annual fees. Plus, you get the same low rate for purchases, balance transfers and cash advances. Apply and transfer your balances today!

www.ptofcu.org

A GOOD RULE OF THUMB



Ever wonder how much money you should save? A good rule of thumb is to save 20% of your take-home pay. You should put 10% away for emergencies and 10% toward retirement. If you are living on more than 80% of your income, ratchet your spending down and start saving a smaller percentage. Save 3% of your income, then cut rarely used expenses such as your cable and gym membership. Try to dine out less and maybe look into downgrading your cell phone package. Slowly work towards that goal of saving 20%.



AUTO LOANS DRIVE OFF WITH SAVINGS

Buy or refinance your auto loan and take advantage of low rates and flexible terms. We go the extra mile for you!

To apply, visit: www.ptofcu.org.

- ✓ Rate as low as 1.99% APR*
- ✓ No payment for 60 days
- ✓ Variety of terms

*APR = Annual Percentage Rate. Other rates and terms available. Offer based on approved credit.



REMINDERS

YEAR-END STATEMENT

Save your PTO FCU year-end statement. You will need it for tax purposes! Keep an eye out for IRS form 1099 if your dividend earnings totaled more than \$10. It will be arriving in the mail sometime this month.

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.

VISIT OUR NEW WEBSITE

Visit our new website for all the latest promotions and events. Here are some of the things you will find on our website:

- Auto Resource Center
- Lunch & Learn Seminars
- Apply Online, Anytime
- All Current Promotions
- Forms & Resources
- Helpful Calculators
- *And so much more!*

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.



We've made a few changes to our ATM's to help provide you with more reliable service. We upgraded the Knox Building and Madison Building ATM's and removed the Randolph Square ATM. You can still conduct ATM transactions at any 7-Eleven store.

WHATEVER LOAN

For Tough Times & Good Times

For whatever you need and whenever you need it, PTOFCU is here for you with our Whatever Loan. Applying is so easy. Hurry! This offer won't last long.

To apply, visit www.ptofcu.org.

- As low as 6.99% APR*
- Borrow between \$500 - \$15,000
- Up to 72 months term

* APR = Annual Percentage Rate. 6.99% offer available on approved credit for qualified buyers. Other rates and terms available. Offer ends September 30, 2020.

TRAVEL MONEY SAVING TIPS

- 1 Before booking a round-trip flight, look at the cost of two one-way flights. Sometimes, it turns out to be cheaper!
- 2 Bring your own airport snacks. Once you pass through security, food prices can more than double.
- 3 Once you get to your destination, do as the locals do, and catch public transportation everywhere you go.
- 4 Hit up morning markets or buy your breakfast from the grocery store to save money while you are on vacation.

HOME EQUITY LOAN



Discover the hidden value in your home and use the funds for most anything! Let your home's equity get the job done.

- As low as 2.99% APR*
- Borrow up to \$75,000
- Interest may be tax-deductible (consult your tax advisor for details)

* APR = Annual Percentage Rate. Offer available on approved credit. Rate applies to qualified borrowers. Contact a Loan Officer for details.

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.

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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