



Patent and Trademark Office Federal Credit Union

WELCOME SPRING!

**TEMPORARY HOURS**

Monday through Friday  
9:00 AM to 12:00 PM

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

**JOIN OUR MAILING LIST**

Text **PTOFCU** to **22828**  
Message data rates may apply.

**E-STATEMENTS**

Help the environment by putting an end to paper waste. E-statements also make banking faster, easier and more secure!

To begin receiving e-statements 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](mailto:support@ptofcu.org).

**VIRTUAL ANNUAL MEETING**

April 20, 2021  
12 - 1 PM  
Registration is required.

[REGISTER HERE](#)

**HOLIDAY CLOSURES**

- MEMORIAL DAY  
Monday, May 31st
- INDEPENDENCE DAY  
(Observed)  
Monday, July 5th
- LABOR DAY  
Monday, September 6th
- COLUMBUS DAY  
Monday, October 11th

**FRESH START LOAN**  
**Let's Do This!**

It's Spring, and it's time for a fresh start! Take advantage of our Fresh Start Loan, and spring ahead into accomplishing your goals and dreams.

- Rates as low as 5.21% APR\*
- Maximum loan amount \$21,000
- Terms up to 60 months
- New money only
- Other terms and conditions may apply

*\*APR - Annual Percentage Rate.*



**AUTO LOAN**

Hurry! This is our lowest rate ever! This rate won't last long. **APPLY TODAY!**

- Rates as low as 1.21% APR\*
- Borrow up to 75,000
- Terms up to 60 months
- Limited time offer

*\*APR - Annual Percentage Rate. Other terms and conditions may apply.*



**LIMITED TIME OFFER**

## VISA CREDIT CARD

### The Card You Carry Matters

To apply, visit: [www.ptofcu.org](http://www.ptofcu.org).

- ✓ As low as 10.90% APR\*
- ✓ No annual fee
- ✓ Same Low Rate for Cash Advances

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



## MONEY TIP



### Freshen up you W-4

If you're celebrating a generous tax return, it means the government has been handling some of your money. You could have used those funds to start investing, add to an existing emergency fund, or even pay down debt. Take a closer look at your W-4, so you don't overpay in taxes again this year.

Research your best withholding options or ask your accountant to help you work out the numbers. Adjust your W-4 accordingly and submit it to the payroll specialist at your workplace.



## HOME EQUITY & 2nd MORTGAGES

### Rates Just Dropped LOW!

Whether you need home improvements or have unexpected expenses, take advantage of the equity in your home to get you where you need to be! Talk to us about options today.

## SPRING CLEAN YOUR BUDGET

Review your monthly budget and choose one area to trim. Create concrete and realistic steps to make that happen. Your budget will thank you!

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

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.

# REMINDERS

## REMOTE DEPOSIT

Deposit your check anytime, anywhere! Remote Deposit Capture uses the same level of security and encryption standards as online banking. That means your personal information is safe and secure. Visit our website at [www.ptofcu.org](http://www.ptofcu.org).

## 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 1-866-563-1335 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](http://www.ptofcu.org/forms).

## VISIT OUR WEBSITE

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

- Auto Resource Center
- Forms & Resources
- Wire Transfer Instructions
- Helpful Calculators
- Apply Online, Anytime
- *And so much more!*
- All Current Promotions

## 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](http://www.ptofcu.com), or we will mail you a free copy upon request.



**Our mission is to provide our members with the highest level of quality, convenient, and reliable service while maintaining financial strength.**

