



Patent and Trademark Office Federal Credit Union

HAPPY NEW YEAR!

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.

ELECTION RESULTS

Stephone Allen, Thomas Beach, and Zinna Northington-Davis were re-elected to the PTOFCU's Board of Directors.

HOLIDAY CLOSURES

NEW YEARS DAY
Friday, January 1st

MARTIN LUTHER KING DAY
Monday, January 18th

PRESIDENTS' DAY
Monday, February 15th

MEMORIAL DAY
Monday, May 31st

INDEPENDENCE DAY
(Observed)
Monday, July 5th



**WELCOME PTOFCU's NEW CEO
Melinda Edmunds**

We are pleased to announce Melinda Edmunds as the new CEO of the Patent and Trademark Office Federal Credit Union. Melinda is the first female CEO in the history of the PTOFCU. She has more than 30 years of experience in the financial industry.

Melinda started as a teller and rose through the ranks working in or in charge of multiple departments in the credit union with the longest position as Vice President with Congressional Federal Credit Union. She is a graduate of North Carolina Agricultural and

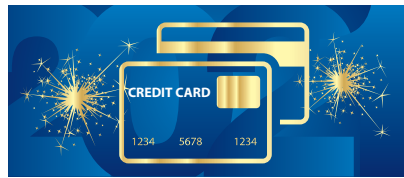
Technical State University with a BA in Psychology. She is also a former board member of the African American Credit Union Coalition (AACUC) for 10 years. Melinda is married with one daughter and three grandchildren.

TAX RELIEF LOAN

Does tax time have you worrying over your finances? Do you need some relief? PTOFCU's "Tax Relief Loan" is here to help you just in time for tax season, so you can better deal with challenging income or property tax situations.

For more information, visit our current promotions on our website.





PICTURE THIS PTOFCU Auto Loan

It's a new year, so take the driver's seat and get into a new ride. You'll drive away with BIG savings with an auto loan from PTOFCU. Save every month with rates as low as 1.99% APR* plus enjoy 60 days with no payment!

To apply, visit: www.ptofcu.org TODAY!

**APR = Annual Percentage Rate. 1.99% available for qualified borrowers on approved credit. Other rates and various terms available.*

VISA CREDIT CARD Kick Things Off Right

The card you carry with you matters. The card you shop with matters. The card you rely on matters. 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

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

2ND CHANCE LOAN Everyone deserves a second chance!

- 18.00% APR
- Borrow up to \$2,000
- Repay in 12 months
- Direct deposit required

**APR = Annual Percentage Rate. Available for qualified borrowers on approved credit.*



HOLIDAY LOAN REMINDER

You may still apply for a PTOFCU Holiday Loan until January 31st! Apply today and cover those holiday expenses. www.ptofcu.org

MONEY TIP

Check Your Credit Report Annually



Your credit report contains information about where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Credit reporting agencies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment or renting a home. Your credit report can affect how much interest you will pay on a loan, so it's good to check your report once a year and make sure there are no mistakes. Get your free credit report by visiting: www.annualcreditreport.com.

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

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.

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.

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
- 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, 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.

