



COMMENTARY

Superior Service Is Our Trademark

Volume 7

TAKE A PEEK on our WEBSITE

www.ptofcu.org

The place to go for all the latest promotions, events, rates and fees!

CREDIT UNION CLOSED

During the following holidays the credit union will be closed.

COLUMBUS DAY
Monday, October 12th

VETERANS DAY
Wednesday, November 11th

THANKSGIVING DAY
Thursday, November 26th

BLACK FRIDAY
Friday, November 27th

CHRISTMAS DAY
Friday, December 25th

STAY CONNECTED

JOIN OUR MAILING LIST

Just send your email address by text message:

Text PTOFCU to 22828
(message data rates may apply)

MONEY SAVING TIP



MASTER THE 30-DAY RULE - Avoiding instant gratification is one of the most important rules of personal finance, and waiting 30 days to decide on a purchase is an excellent way to implement that rule.

Quite often, after a month has passed, you'll find that the urge to buy has passed as well, and you'll have saved yourself some money simply by waiting. If you're on the fence about a purchase anyway, waiting a while can give you a better perspective on whether it's truly worth the money.



MOBILE BANKING is HERE!

- Check your balance
- Transfer funds
- Pay bills
- View pending transactions

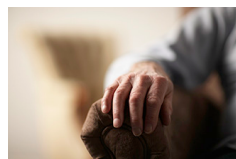


We are excited to introduce Mobile Banking to our line of service. Keeping up with your account has never been easier. You can enjoy secure access to your account information 24/7 with your smartphone or tablet. Download the app from the Apple® App Store or Google Play™ to get started. Just search "PTOFCU" and start enjoying easy, on-the-go access to your account!

Members must be enrolled in PTOFCU's Online Teller to use our Mobile Banking app.

REMOTE DEPOSIT CAPTURE is COMING SOON!
Deposit checks anytime, anywhere.

ELDER ABUSE



Many seniors are trusting to a fault, and most aren't aware of the sophisticated scams and technologies used by today's criminals. Those who perpetrate crimes against the elderly include both family members and predatory individuals. Financial exploitation typically involves one of the following:

- **Theft of Income.** Typically involving less than \$1,000 per transaction, this is the most common form of financial exploitation and fraud.
- **Theft of Assets.** This type of fraud is typically more extensive, and often involves abuse associated with Powers of Attorney, real estate transactions, identity theft or tax manipulation.

As your financial partner we are dedicated to protecting our members. Recently our staff was diligent in catching an elder abuse scheme which saved our member a potentially large loss.



LOW RATE = LOW PAYMENT

AS LOW AS **1.99%** APR*
HURRY!

You want it, so go get it and drive away with BIG savings! Whether you are in the market for a new or a "newish" used car...any way you like it, you are sure to drive away with BIG savings with rates as low as 1.99% APR* and no payment for the first 60 days.

To apply visit www.ptofcu.org TODAY!

*APR = Annual Percentage Rate. 1.99% available for qualified borrowers on approved credit.

Watch for these red flags:

- A signature that seems forged, unusual or suspicious.
- Out-of-sync check numbers.
- Allegations of "missing funds".
- A vulnerable adult who fails to understand recently completed transactions..
- Statements sent to another address.
- Unusual cash withdrawals.
- Abrupt increase in credit card activity.
- ATM activity even though he or she is physically unable to leave home.
- Abrupt and unexplained change in a financial Power of Attorney.
- Sudden appearance of previously uninvolved relatives.
- A caregiver who appears to be getting paid too much or too often.

If you notice any of these red flags report abuse immediately. Call toll-free 1-800-677-1116. This number is available from Monday through Friday 9 AM-8 PM (except U.S. federal holidays).

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.

SAVING AT THE PUMP



Park Further Away

Circling is for sharks, vultures and people who don't mind wasting gas. Give up the quest for the perfect parking spot, and settle for one at the back of the lot. You may have to walk a bit further to get to the store, but when did that become a bad thing?

TRAVELING? Before you pack...



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.



5 tips for buying the right car

Whether it's used or new, buying a car is an expensive endeavor, generally the second most expensive purchase, after a home, that consumers make. To be sure you are making a wise investment, follow these 5 tips as you work your way through the purchase process to get the best price on a car that holds its value and to find one you'll love driving.

Set your budget—Know what you can afford before you start car shopping. That will help ensure that you don't get over your head financially for the length of your car loan

Research all ownership costs—Remember that your costs for this car aren't just associated with the car payment. The auto information websites where you did your initial research offer average ownership costs for each car.

Don't start looking for financing at the dealership—Financing at the dealership may be easy, but it's not necessarily the best deal. Dealers are essentially acting as middlemen to offer you a car loan. They get paid for every loan they write, whether the loan is through the automaker or a local lender.

Determine the best interest rate—It's best to get preapproved for an auto loan from your credit union. Don't assume that you'll qualify for the zero percent or low-interest dealer loan because typically less than 10 percent of buyers qualify.

Know the car's bottom-line price—The auto information websites where you researched the cars you were interested in also should have listed the cars' invoice prices if new. If used, they should have listed the average selling prices for the same models in similar condition and mileage in your area.

By Tara Baukus Mello • Bankrate.com



as low as
10.90 %
APR*

PTOFUC VISA® credit card

With a PTOFUC VISA® credit card you can be confident you are making one of the best decisions for your wallet. Our VISA® card has a rate as low as 10.90% APR! You get the same great rate for purchases, cash advances and balance transfers. And you will never have to worry about paying an annual fee!

* APR = Annual Percentage Rate.

FOR WHATEVER YOU WANT



PTOFUC Home Equity Loan - SO SIMPLE!

With a Home Equity Loan, you can access funds at a much lower rate of interest. Home equity funds can be used for anything! Whether you've been thinking of remodeling your kitchen, finishing your basement, paying for college or consolidating higher interest debt, you can let your home's equity get the job done.

BENEFITS

- As Low As 2.99% APR*
- Borrow up to \$75,000
- 60 month term
- Fast turn-a-round time
- Interest is usually 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.
Office: 703-933-0222
Non-cash operation
24-hour advance notice for some services
(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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