



# COMMENTARY

Superior Service Is Our Trademark

Volume 5



## ANNUAL MEETING

### Mark Your Calendar

We invite you to join us on April 21, 2015 for our 2015 Annual Meeting.

One of the most important differences about being a member of a credit union is that every member is an owner with a voice and a vote. That difference comes to life each year as we gather as a community of member/owners for our annual meeting.

**TIME:** 12 noon - 2 pm

**PLACE:** Randolph Building Conference Center  
1st Floor - 1D04/1D14  
401 Dulany Street  
Alexandria, Virginia 22314

All members are encouraged to attend!

## STAY CONNECTED

### JOIN OUR MAILING LIST

Just send your email address by text message:

Text PTOFCU to 22828  
(message data rates may apply)

## CREDIT UNION CLOSED

During the following holidays the credit union will be closed.

### MEMORIAL DAY

Monday, May 25th

### INDEPENDENCE DAY (observed)

Friday, July 3rd

### LABOR DAY

Monday, September 7th

### COLUMBUS DAY

Monday, October 12th

### VETERANS DAY

Wednesday, November 11th

ID THEFT  
SAFETY

## Traveling Safe

### TIP

As you make your travel plans, plan how you'll keep your personal information safe. When you're away from home, distractions become opportunities for thieves who are looking for ways to steal your identity. Don't let them ruin your vacation.

These simple steps can save you hours of frustration and hundreds of dollars or more. Before you go:

- Have your mail collected or held at the post office.
- Don't blog, tweet, or post your travel plans
- Decide which credit cards you'll take (as few as possible) and how you'll stash a backup in case one is lost, stolen, or canceled.
- Make a list of important phone numbers
- At home, make sure your financial documents aren't sitting in plain view.

When traveling:

- Don't carry extra credit cards or personal information unless necessary.
- Never leave your purse or wallet unattended.
- Beware of distractions.
- Assume public wireless establishments aren't secure.
- Use cash when possible.
- Confirm credit card numbers in person at hotels instead of over the phone.

TAKE A PEEK on our **WEBSITE** [www.ptofcu.org](http://www.ptofcu.org)

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

## SOME THINGS YOU WILL FIND

Home Equity Loans

GREAT Credit Card at a GREAT rate!

Ben's Friends Kids Club (0-12 yrs)

Morgan's Innovator (13-19 yrs)

TO APPLY VISIT [www.ptofcu.org](http://www.ptofcu.org)



## Leave Your Cares Behind!

Make planning your next family or romantic trip more relaxing. With great rates and flexible terms, you can take that dream vacation and leave all your worries behind!

## VACATION LOAN

- As Low As 7.99% APR\*
- Borrow between \$500 - \$5,000
- 36month term
- Offer valid May 1, 2015 - Sept. 30, 2015

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

Turn Tax Time  
Into Relax Time



TO APPLY VISIT [www.ptofcu.org](http://www.ptofcu.org)

## LOW RATE TAX RELIEF ENDING SOON!

Opportunity Ends April 30th

Don't sweat it. We have you covered. If you need a little help, we are here. Borrow up to \$10,00 for as low as 5.75% apr\* when you apply online for up to 12 months. This offer ends soon!

\*APR = Annual Percentage Rate. 5.74% available for qualified applicants. 5.74% rate applies only to online applicants. Terms up to 24 months with other rates available.

## NEW ACCOUNT CARDS

We are now offering picture ID account cards. If you would like a new account card, stop by the credit union or call 571.272.0350 to make an appointment.



## WHATEVER LOAN For Whatever You Want!

- ✓ As Low As 8.25% APR\*
- ✓ Borrow \$500 (min.) to \$15,000 (max.)
- ✓ Up to 72 month term
- ✓ TO APPLY VISIT [www.ptofcu.org](http://www.ptofcu.org)

\*APR = Annual Percentage Rate. 8.25% available for qualified applicants. Other rates and terms available.

## 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.

## LIFE MILESTONES

Life changes--such as getting married, divorced, having a child, or facing widowhood--require more than the subsequent emotional adjustment. These milestones also signal the need to take stock financially and make any necessary adjustments.

### MARRIAGE

- \* Have the money talk. Sit down and set financial goals. Decide if you're going to pool your assets or maintain separate accounts.
- \* Corral credit. Exchange credit reports and take a financial inventory.
- \* Make name change notifications. Make a list of agencies to notify if you're changing your name.
- \* Create or update your wills and powers of attorney.
- \* Check your insurance. Update beneficiaries on your policies, your IRAs (individual retirement accounts), and other investments.

### DIVORCE

- \* Educate yourself. Go through financial accounts and figure out where the money is. Pull credit reports.
- \* Collect information. Before your first visit to an attorney, make copies of all financial records.
- \* Establish credit. Open a checking and savings account in your own name at PTOFCU. Get a credit card in your own name and manage it carefully.
- \* Update wills and beneficiaries.
- \* Separate credit accounts. Debt incurred in a joint account will follow both spouses after the divorce.
- \* Maintain insurance coverage.

### DEATH OF A SPOUSE OR PARENT

- \* Get 10 death certificates. You'll need these extra copies.
- \* Organize finances. Go through all financial papers and make a list of assets and liabilities; gather statements from financial institutions and brokerage companies, insurance policies, employment records, tax returns, and so forth.
- \* Cancel accounts and services. Check for and cancel any automatic or online bill paying services unless you'll continue to use them.
- \* Contact income providers. Notify old employers, pension fund administrators, and financial institutions holding IRAs or other retirement income accounts. Each may have a different beneficiary.
- \* Contact life and health insurance providers. Insurance companies will distribute money to the beneficiary listed on the policy. Don't cancel health insurance until all outstanding bills have been paid.

### EXPECTING A NEW BABY (birth or adoption)

- \* Understand your finances. If you're planning on moving, buying a bigger car, or want to quit work to raise the baby, you'll need to create a budget that allows you to forecast where you will be financially.
- \* Insurance coverage. Visit your employee benefits department to find out what your policy covers, and how much time you have to add a new baby or adopted child to your policy.
- \* Create or update your wills.

## RIDICULOUSLY LOW AUTO RATES!

### LOW RATE = LOW PAYMENT

Drive away with **BIG savings!** SAVE every month with rates as low as 1.99% APR\*. There is no payment for the first 60 days when you apply online.

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

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

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



## Sweep out FINANCIAL CLUTTER

- \* Gather important financial papers. Include real estate records, tax returns, bills, statements, insurance policies and loan information.
  - \* Eliminate chaos. Create filing systems that work for you.
  - \* Decide what to keep, where to keep it, and for how long. Think short-term (one year), intermediate term (up to seven years), and long-term (more than seven years).
  - \* Discard unneeded items. Make sure you shred papers that contain personal information.
- Use your system when you file all financial records and review every spring.



**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  
**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 • Fax: 703-933-0002  
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  
[www.ptofcu.org](http://www.ptofcu.org)



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