

**MARK YOUR CALENDAR**



**ANNUAL MEETING**

Our annual meeting is just days away! Please join us on April 18, 2017 from noon until 2pm at:

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

All members are encouraged to attend!

**Election Notice**

3 seats will be open. Check our website for more information. [www.ptofcu.org](http://www.ptofcu.org)

**STAY CONNECTED**



**JOIN OUR MAILING LIST**

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 29th

**INDEPENDENCE DAY**  
Tuesday, July 4th

**LABOR DAY**  
Monday, September 4th

**COLUMBUS DAY**  
Monday, October 9th

**10.90** % APR\*

**PTOFCU VISA Credit Card**

*It will be your favorite card!*

With a PTOFCU VISA® credit card you get a credit card and so much more. Our low APR\* is not a promotional rate, it's an everyday rate — exclusively for Members. You get the same great rate for purchases, cash advances and balance transfers. Don't wait! Apply for your Visa Credit Card from PTOFCU today and put your new favorite card in your wallet.

\* APR = Annual Percentage Rate. Rate applies to qualified borrower. Other rates available.



**SECOND CHANCES**

Everyone deserves a second chance!

Need a second chance? No problem! Borrow up to \$1,000 for a limited time and take advantage of our Second Chance Loan and get back on track.

- 18.00% APR\*
- Borrow up to \$1,000
- 12 month term
- Direct Deposit for loan payment required

\*APR = Annual Percentage Rate.



**SPRING INTO A NEW CAR**

Drive away with BIG savings!

Drive the car you want and deserve with PTOFCU here to help. Our low rates and no payment for the first 75 days is the perfect combination to get you in the car of your dreams.

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

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

Can you hear me?

# SCAM ALERT

"Can you hear me?" Is a new tool for scammers to catch you saying "yes" so they can try to intimidate you into paying for unwanted goods and services. If called by a number you don't recognize, avoid saying "yes" to any questions until you know who's calling. Also, don't give out personal information that might be used against you! While a voice recording can't be used to

make actual charges on your accounts, a scammer with your recording can use it to try and intimidate you and convince you that you agreed to pay. Don't fall for it! Unless you've given someone payment info and permission, you haven't agreed to pay for anything. Keep an eye on your phone and credit card bills for suspicious charges, and dispute them immediately.

## 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)

## HOME EQUITY LOAN

**Dream big! You have options for most anything.**

Looking for a reliable way to borrow money? You may be sitting inside the best resource to help you secure a loan: your home. A home equity loan from PTOFCU can give you the cash you need to eliminate credit card debt, remodel the kitchen, buy a car or take care of other financial obligations.

\* 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

(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

### MOBILE BANKING HAS BEEN REDESIGNED

Check out our newly redesigned Mobile Banking. It's easier to use than ever! Remember, members must be enrolled in PTOFCU's Online Teller to use the Mobile Banking App.

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



*"Being in control of your finances is a great stress reliever."*

-Unknown

