

MARK YOUR CALENDAR



ANNUAL MEETING

Our annual meeting is just days away! Please join us on April 19, 2016 from 12 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



AS LOW AS
1.99% APR*
HURRY!

SPRING INTO A NEW CAR

Drive away with BIG SAVINGS every month with rates as low as 1.99% APR*. There is 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.

★ STAY TUNED ★

Remote Deposit Capture
COMING VERY
SOON

We are excited to bring our members the convenience of Remote Deposit Capture. With Remote Deposit Capture you will be able to deposit your checks anytime, anywhere as long as you have internet/wi-fi access! Now that's convenience!

- Free
- Android and Apple Apps Available
- Must have PTOFCU Mobile Banking

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 30th

INDEPENDENCE DAY
Monday, July 4th

LABOR DAY
Monday, September 5th

COLUMBUS DAY
Monday, October 10th

PTOFUC VISA®
Credit Card



as low as
10.90% APR*

You are smart...so choose a card that is smart too! Contact us today about getting a PTOFUC VISA® Credit Card in your wallet.

Same low rate for cash advances and purchases!



FRAUD ALERT



DEBIT CARD USERS

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.



REMOTE DEPOSIT CAPTURE

WAKE UP WITH

GO TO BED WITH

DETERMINATION SATISFACTION

NEW VISA CARDS IN 2016

If you are a PTO FCU Visa Cardholder, you will be receiving a new credit card in the first quarter of 2016. Watch your mailbox for your new card.



The place to go for all the latest promotions & events!



Start *Imaging* the POSSIBILITIES. Go Ahead, *Dream BIG*

HOME EQUITY LOAN

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.

MONEY SAVING TIPS

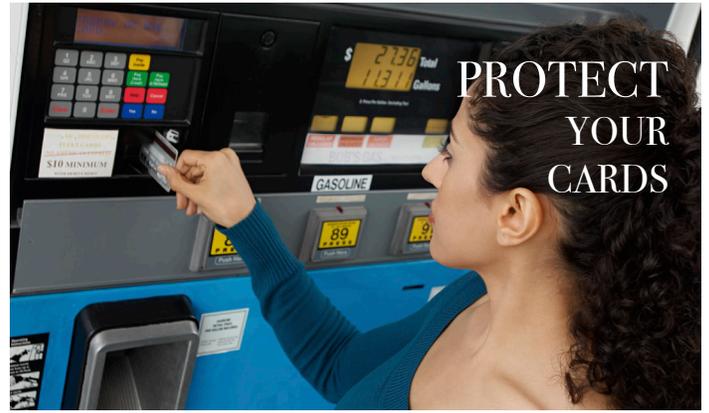


- Substitute coffee for an expensive cappuccino or latte. You could save \$2 a day and over the course of a year be able to put \$500 in your emergency fund.
- Bring lunch to work from home and save about half of what it costs to eat out.
- Eat out one fewer time each month.
- Shop with a list and stick to it. You will save more money and prevent impulse buying.

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

www.ptofcu.org
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PROTECT YOUR CARDS

ATMs and swiping at gas pumps are under siege more than ever from skimming. Skimming is where thieves steal your PIN and account number using remote devices. Here are 4 tips to protect yourself:

COVER YOUR PASSWORD

Hidden cameras are disguised so they can pick up your password. By protecting your password thieves can't access your account.

USE FAMILIAR ATMs & GAS PUMP

Areas that are dimly lit are more susceptible to fraud, while ATMs and gas pumps that are under video surveillance can be safer.

CHECK YOUR BALANCES FREQUENTLY

It pays to check your account frequently. If you notice any unusual activity contact the credit union immediately. Also, check our website regularly for fraud alerts.

OBSERVE

Pay attention when you use your cards at ATMs and gas pumps. Look closely at the card slot and try to make sure it's legitimate and not tacked on. Many gas pumps now have tape sealing the card slot. Make sure the tape hasn't been tampered with or is broken. If something doesn't seem right then go somewhere else. It's all about awareness, paying attention and understanding the risks.

-bankrate.com

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.

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.

