



ANNUAL MEETING

Mark Your Calendar

We invite you to join us on April 18, 2017 for our 2017 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.

PLACE: Randolph Building Conference Center

TIME: 12 noon - 2 pm

There are 3 Board seats open. If you are interested in running for a seat as a volunteer on our Board of Directors, visit our website at 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.

DAY AFTER NEW YEARS DAY
Monday, January 2nd

MARTIN LUTHER KING JR. DAY
Monday, January 16th

PRESIDENTIAL INAUGURATION
Friday, January 20th

PRESIDENTS DAY
Monday, February 15th

MEMORIAL DAY
Monday, May 30th

Patent and Trademark Office Federal Credit Union is celebrating 75 years throughout 2017. Many changes have taken place since that first day the credit union opened its doors. What did not change is the reason we are here: people helping people. The values for which we were founded, our commitment to offer our members outstanding service and superior financial value, still hold true today. This is heart of the credit union difference.



CONSOLIDATE YOUR CARDS

Make the switch to a PTOFCU Credit Card

10.90 %
APR*

With a PTOFCU VISA® credit card you can be confident you are making one of the best decisions for your wallet. Our VISA® card is only 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.

NEW YEAR, NEW CAR

Get cash back on your auto loan



UP TO
\$400
CASH BACK!

We are giving you cash! Right now, to save you money, we'll give you 1% of the loan amount back in cash up to \$400! This offer is good on your next new or used auto purchase! Hurry, time is running out!

Offer valid only on new money vehicle loans or refinances from another financial institution. Only new money is valid for the 1% cash back. Existing Credit Union loans are excluded from this promotion. Cash back incentive will be deposited into your Credit Union savings account within thirty (30) business days of the loan funding. Loan must remain at Credit Union for a minimum of 180 days or rebate amount will be added to the loan upon payoff. No other offers/discounts apply, including rate discounts. Minimum loan amount of \$5,000 is required. Maximum cash back of \$400 per financed loan. Credit Union reserves the right to amend, suspend, or discontinue offer at any time. Terms and conditions are subject to change without notice. You may receive a 1099-DIV at year-end for tax purposes.

TAX RELIEF LOAN

Just in time for tax season



Do you need some relief? Our "Tax Relief Loan" is here to help you just in time for tax season.

- ✓ As low as 5.99% APR*
- ✓ Borrow up to \$10,000
- ✓ 24 month term with min payment of \$50
- ✓ Offer valid through April 30, 2017
- ✓ TO APPLY VISIT www.ptofcu.org

*APR = Annual Percentage Rate. 5.99% available for qualified applicants. Terms up to 24 months with other rates available.



SECOND CHANCES

Everyone deserves a second chance!

It's happen to the best of us. We get off track for whatever reason. But at PTOFCU we believe in second chances! For a limited time take advantage of our Second Chance Loan and get back on track.

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

*APR = Annual Percentage Rate.



REMOTE DEPOSIT

Deposit your check anytime, anywhere.

Go to our website and see how easy it is to use Remote Deposit! Just visit www.ptofcu.org.

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
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

YEAR-END STATEMENT

Save your PTO FCU year-end statement. You will need it for tax purposes! Keep an eye out for IRS form 1099 if your dividend earnings totaled more than \$10. It will be arriving in the mail sometime this month.

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.

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 or we will mail you a free copy upon request.



“Don’t tell me where your priorities are. Show me where you spend your money and I’ll tell you what they are.”

-James W Frick

