



# COMMENTARY

Superior Service Is Our Trademark

Volume 8



## CREDIT UNION CLOSED

During the following holidays the credit union will be closed.

**NEW YEAR'S DAY**  
Friday, January 1st

**PRESIDENTS DAY**  
Monday, February 15th

**MEMORIAL DAY**  
Monday, May 30th

**INDEPENDENCE DAY**  
Monday, July 4th

## SAVE THE DATE



### Mark Your Calendar

We invite you to join us on April 19, 2016 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.

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

**TIME:** 12 noon - 2 pm

If you are interested in running for one of three open seats as a volunteer on our Board of Directors, visit our website at [www.ptofcu.org](http://www.ptofcu.org).



- 5.99% APR\*
- Borrow up to \$10,000
- 12 month term
- Offer valid Jan. 1, 2016 - April 30, 2016
- **TO APPLY VISIT** [www.ptofcu.org](http://www.ptofcu.org)

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

## GOT OUR CARD?

Make one of the best decisions for your wallet!

Same low rate for cash advance and purchases!

\* APR = Annual Percentage Rate. Offer available on approved credit. Rate applies to qualified borrowers. Contact a Loan Officer for details.

## MONEY SAVING TIP



### CHECK YOUR CREDIT REPORT ANNUALLY

Your credit report contains information about where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Credit reporting agencies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. Your credit report can affect how much interest you will pay on a loan, so it's good to check your report once a year and make sure there are no mistakes. Get your free credit report by visiting: [www.myfreecreditreport.com](http://www.myfreecreditreport.com)



## HOME SWEET HOME - Home Equity Loan Special

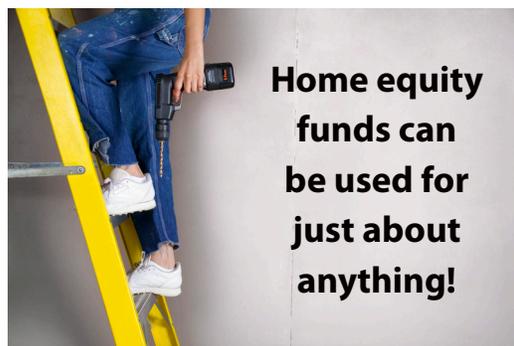
With a Home Equity Loan Special, you can access funds at a much lower rate of interest. Home equity funds can be used for anything! Whether you've been thinking

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.

### PTOFCU Home Equity Loan Special

- 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.



# REMINDER

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.

## NEW YEAR & A NEW RIDE

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.



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

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

### COMING SOON!

#### REMOTE DEPOSIT CAPTURE

Deposit your checks from anywhere right into your PTOFCU account!

Look for it in March!

### JOIN OUR MAILING LIST

Just send your email address by text message:

Text PTOFCU to 22828  
(message data rates may apply)

IT'S NOT ABOUT BEING THE BEST  
IT'S ABOUT  
**BEING BETTER**  
THAN YOU WERE  
**YESTERDAY**

### 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.

### 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.

### 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/](http://www.ptofcu.org/)-forms.

### 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.

**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](http://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.



### What to Keep & for How Long

Sometimes it's difficult to know what to keep and for how long. Here are some suggestions on common documents:

**Credit card receipts and statements**—Keep receipts until your monthly statement arrives; if that's correct, shred the receipts. Exceptions: Keep a receipt if you're disputing a bill or to cover a warranty or return period. Keep the statements for seven years if they contain tax-related expenses.

**Pay check stubs**—Make sure the information on your paycheck stubs matches your annual W-2 when you receive it, then shred the stubs. If your employer lists vacation/sick leave carryover on your paycheck stub, keep the last one of the year.

**Tax records**—The IRS has three years to audit your return, and you have three years to file an amended return to claim a refund if you made a mistake. If you made the mistake of underreporting your gross income by 25% or more on a return, the IRS has six years to challenge it. If you filed a fraudulent return or didn't file one at all, the IRS can catch you on it at any time. Keep a copy of all 1040 tax forms permanently.

**Miscellaneous**—Keep these permanently; Updated household inventory, birth and death certificates, marriage license, divorce papers, military records, insurance claims, accident reports and claims, proof of ownership and major debt repayment, IRA contribution records, and legal correspondence.

### A NEW YEAR'S RESOLUTION



### THAT CAN SAVE YOU MONEY

You'll save money in several ways with regular exercise.

On average, Americans are spending \$7,800 annually on health care, according to the National Association of Health Underwriters. More than half those costs are the result of lifestyle choices.

But exercise brings real savings. If people are eating right and exercising three times a week for 20 minutes a day, they can see prescription costs decrease by 70 percent and medical costs decrease by 30 percent some experts say.

TAKE A PEEK on our **WEBSITE** [www.ptofcu.org](http://www.ptofcu.org)  
The place to go for all the latest promotions & events!

### SOME THINGS YOU WILL FIND

- Ben's Friends Kids Club (0-12 yrs)
- Morgan's Innovator (13-19 yrs)
- Skip-a-pay
- Payday Loan (emergency loan)