

ENROLL IN CONNECTUP

ConnectUP
Online

Click here to enroll or make payments

Enroll in ConnectUP Online Today

Access our new and improved VISA Credit Card management system. You will be required to register your card to use the site. Once you register, you will be able to:

- Monitor your transactions
- Make payments.
- Join millions of cardholders switching to paperless statements.
- Or choose paper statements.
- Access 6 months of statements available in PDF.

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.

COLUMBUS DAY

Monday, October 9th

VETERAN'S DAY

Friday, November 10th

THANKSGIVING DAY

Thursday, November 23rd

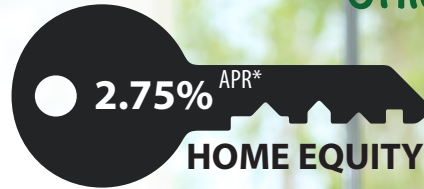
DAY AFTER THANKSGIVING

Friday, November 24th

CHRISTMAS DAY

Monday, December 25th

Unlock the endless possibilities!



- ✓ No payment for 75 days
- ✓ Borrow up to \$75,000
- ✓ Up to 60 month term
- ✓ Other rates and terms are available

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



SMART OPTION

Student Loans

Your dream of a brighter future through higher education starts with a visit or call to PTOFCU. We can help you achieve your higher education goals to make your dreams of a higher education a reality. The Smart Option Student Loan is flexible and it is an ideal solution for students and families who still need money for college after using grants, scholarships and federal student loans. Visit our website and Apply today!



ANNIVERSARY CELEBRATION AUTO SALE

To celebrate 75 amazing years we are offering a rock bottom rate on our auto loans and no payment for the first 75 days. Celebrate with us by getting into the car of your dreams today!

AS LOW AS

1.75% APR*

**APR = Annual Percentage Rate. 1.75% available for qualified borrowers on approved credit. Other rates are available.*

**To apply visit
www.ptofcu.org TODAY!**



EQUIFAX BREACH How To Protect Yourself

There's a good chance your personal information is now in the hands of identity thieves, thanks to the credit reporting company Equifax.

The massive data breach affects 143 million people. That's about 44 percent of the U.S. population.

The hackers not only got identities, they also stole addresses, Social Security numbers, birth dates and driver's license numbers. Equifax also failed to protect credit card numbers. Here's what to do to keep yourself safe.

- ▶ Know what information could be vulnerable and take it seriously
- ▶ Review your accounts & change passwords
- ▶ Set up fraud alerts on your credit reports
- ▶ Consider freezing your credit
- ▶ Consider signing up for credit file monitoring and identity theft protection

Click here for information on whether you may have been affected by the recent Equifax data breach.

<https://www.equifaxsecurity2017.com/>



BENEFITS

- 7.75% APR*
- Borrow \$10,000 (min.) to \$25,000 (max.)
- 60 month term

DEBT CONSOLIDATION

Make things easier for yourself today!

Why pay more when you can reduce the interest on your debt, reduce the number of payments you are juggling and increase your cash flow today? We can help you make things easier. Contact us today about a debt consolidation.

* APR = Annual Percentage Rate. 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.

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.



"A goal without a plan is just a wish."

-Antoine de Saint Exupery

