



## ANNUAL MEETING

### Save The Date

We invite you to join us on April 24, 2018 for our 2018 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 Conference Center  
1st Floor / 1D04/1D14  
401 Dulany St.  
Alexandria, VA 22314

**TIME:** 12 noon - 2 pm

## 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

**MEMORIAL DAY**  
Monday, May 28th

**INDEPENDENCE DAY**  
Wednesday, July 4th

**LABOR DAY**  
Monday, September 3rd

**VETERANS DAY OBSERVED**  
Monday, November 12th

**THANKSGIVING DAY**  
Thursday, November 22nd

**DAY AFTER THANKSGIVING**  
Friday, November 23rd

## HOME EQUITY LOAN

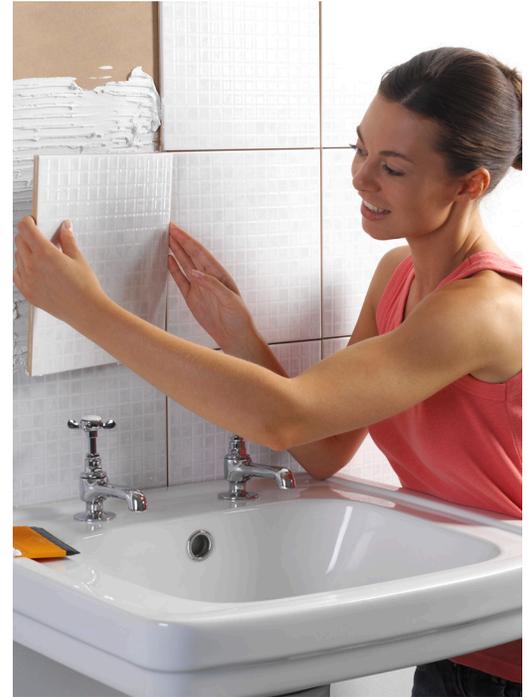
We have the right tools to get the job done

Maximize your investment with a Home Equity Loan from PTOFCU. With a Home Equity Loan, 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.

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

### BENEFITS

- As low as 2.99% APR\*
- Borrow up to \$75,000
- 60 month term
- No payment for 60 days
- Interest is usually tax-deductible  
(consult your tax advisor for details)



## TAX RELIEF LOAN

Problem Solved!

Tax time doesn't have to come with stress and worry. PTOFCU has you covered with our Tax Relief Loan. Apply online or come see us today!

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

- As low as 7.99% APR\*
- Borrow between \$500 - \$10,000
- 24 month term
- Offer valid until April 30, 2018

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



## SECOND CHANCES

You deserve it!

At PTOFCU we believe in second chances. Take advantage of this great opportunity today.

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

- As low as 18.00% APR\*
- Borrow up to \$2,000
- 12 month term
- Direct deposit for the loan is required

*\* APR = Annual Percentage Rate.*

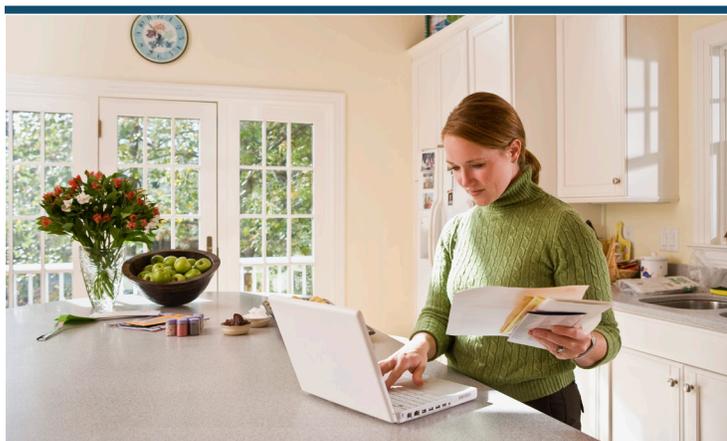
# FRAUD TIPS

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are a couple of tips.

**1** Spot imposters. Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request — whether it comes as a text, a phone call, or an email.

**2** Don't believe your caller ID. Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

Sign up for free scam alerts from the FTC at [ftc.gov/scams](http://ftc.gov/scams). Get the latest tips and advice about scams sent right to your inbox.



## E-STATEMENT AVAILABLE

### With Online Teller

Now you can access your statements online if you have access to our Online Teller. To view your statement, sign in to Online Teller, click on the bars to the far left of the screen and select Statements and Documents. If you do not see the bars to the left, sign out of Online Teller, clear your browsing history, then type [www.ptofcu.org](http://www.ptofcu.org) in the search bar. Let us know if you would prefer not to receive print statements.

If you don't have Online Teller sign up today.

Access to electronic statements is only available through a computer. You cannot access your statement via mobile banking.

**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](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.

# 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..

## 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.



*Ask yourself if what you are doing today is getting you closer to where you want to be tomorrow.*

