

MEET YOUR BOARD

Thank you to all the members who attended the Annual Meeting on April 18th. It was a great success and one of the most highly attended Annual Meetings.

Raymond Covington, Chairperson

Welton Lloyd, Vice Chairperson

**Stephone Allen, Treasurer/
Re-elected**

Zinna Davis, Secretary/ Re-elected

Jeanette Devins

Thomas Beach/ Newly Elected

Ario Etienne

Michele Peyton

Dave Schuermann

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.

INDEPENDENCE DAY
Tuesday, July 4th

LABOR DAY
Monday, September 4th

COLUMBUS DAY
Monday, October 9th

VETERAN'S DAY
Friday, November 10th



SMART OPTION
Student Loans

available
NOW

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!



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WHATEVER LOAN

For Whatever You Want!

- ✓ As Low As 7.75% APR*
- ✓ No Payment for 75 days
- ✓ Borrow \$500 (min.) to \$15,000 (max.)
- ✓ Up to 60 month term
- ✓ Available until September 30, 2017
- ✓ TO APPLY VISIT www.ptofcu.org

*APR = Annual Percentage Rate. 7.75% available for qualified applicants. Other rates and terms available.



ANNIVERSARY AUTO SALE

This GREAT rate can't wait!

We are celebrating 75 years and to make things exciting we are offering an amazing, low rate on our auto loans and no payment for the first 75 days. It is the perfect combination to get you in the car of your dreams today!

To apply visit www.ptofcu.org TODAY!

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

SHRED IT!



Why make it easy for thieves to get their hands on your sensitive information? Thwart dumpster divers by shredding papers containing confidential information--particularly Social Security numbers, credit card offers, and statements. It only takes seconds to shred, but months or even years to clear your record once scammers set up fraudulent accounts in your name.

- ▶ Shred documents with your account numbers and/or Social Security number
- ▶ ATM receipts
- ▶ Canceled and voided checks
- ▶ Bills, statements--and credit card offers
- ▶ Credit reports
- ▶ Documents with PINs and passwords
- ▶ Items with your signature
- ▶ Medical records
- ▶ Pay stubs
- ▶ Used airline tickets



BENEFITS

- 18.00% APR*
- Borrow up to \$2,000
- 12 month term
- Fast turn-a-round time
- Direct Deposit for loan payment is required

SECOND CHANCES

Everyone deserves a second chance!

Need a second chance? No problem! It's happen to the best of us. We get off track for whatever reason. But at PTOFCU we believe in second chances! Take advantage of our Second Chance Loan and get back on track. Now you can borrow up to \$2,000! How great is that?!

* 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.



"Paying off debit is like eating an elephant...It can only be done one bite at a time."

-Unknown

