



Happy
New Year

COMMENTARY

Superior Service Is Our Trademark

Volume 20

THANK YOU

Thank you for another amazing year!
We love our members.

Save The Date

Join us on Wednesday, April 24, 2019
for our 2019 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 Conf Cntr
TIME: 12 noon - 2 pm

Attention

Beginning February 1, 2019 there will be a
currency/coin exchange fee which is \$25
for 1000 coins or \$75 in coins (for each
occurrence).

Save Your Year End Statement

It shows your dividend earnings for 2018.
You'll need this information for tax
purposes. If your dividends for the year
total more than \$10, you'll receive IRS
Form 1099 in the mail by the end of the
month.

JOIN OUR MAILING LIST

Send your email address by text message:

Text PTOFCU to 22828
(message data rates may apply)

CREDIT UNION CLOSED

MARTIN LUTHER KING DAY
Monday, January 21st

PRESIDENTS' DAY Monday,
February 18th

MEMORIAL DAY
Monday, May 27th

INDEPENDENCE DAY
Thursday, July 4th

Coming Soon
Reloadable Visa Gift Cards

TAX RELIEF LOAN

Get Ahead of the Curve In the New Year

Is your anticipated income tax refund looking more like
a tax bill? We've got some great news for you—
PTOFCU offers a Tax Relief Loan to help make some
"breathing room" when it comes to dealing with
challenging income or property tax situations.

RATE AS LOW AS 7.99% APR*

- Borrow up to \$10,000
- Terms up to 24 month

Hurry! Offer expires April 30, 2019.

To apply visit www.ptofcu.org TODAY!
It's fast, convenient and simple!

*APR = Annual Percentage Rate. 7.99% available for
qualified applicants. Terms up to 24 months with
other rates available.



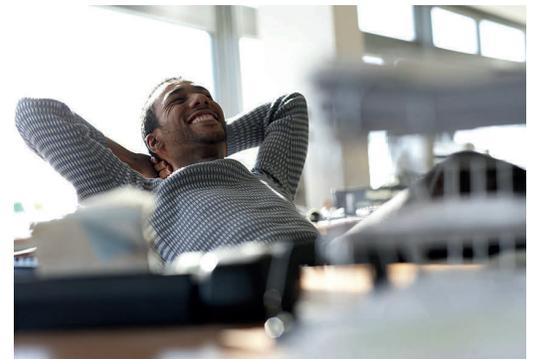
NEW YEAR - NEW RIDE

Auto Loan

It's a new year, so get yourself some new wheels.
Drive away with BIG savings with an auto loan from
PTOFCU. Save every month with rates as low
as 1.99% APR* plus enjoy 60 days with no payment!

To apply visit www.ptofcu.org
TODAY!

*APR = Annual Percentage Rate. 1.99% available for qualified
borrowers on approved credit. Other rates and various terms.



PENALTY-FREE

Share Certificate Early Withdrawal

Have you heard? PTOFCU has temporarily
suspended the penalty for early withdrawal of
your PTOFCU share certificate.

Now is the perfect time to take that long
awaited vacation or make those expensive
repairs you've been needing to do or simply do
something just for you. But hurry, this offer won't
last long.

www.ptofcu.org

TAX FILING SCAM

Here's how it works:

The scammer has gotten your social security number. Whether criminals have obtained your information from hacking, data breaches, or by using a phishing emails, they can file a return in your name. The scammers can get the refund put on a prepaid debit card instead of being deposited into a bank account. They choose to do it this way because it's a lot harder to trace once the payment has been made.

If you can file early, this reduces your chances of having this scam pulled on you. Be careful to guard your social security number and other vital data about you.



VISA CREDIT CARD

It's There For You

The credit card you have matters
Apply for a PTOFCU VISA®
Credit Card today!

Visit www.ptofcu.org

- As low as 10.90% APR*
- No annual fee
- Same Low Rate for Cash Advances

* APR = Annual Percentage Rate. Offer available on approved credit. Other rates and terms available. Contact a Loan Officer for details.



2ND CHANCE LOAN

We believe in 2nd chances

Bad things happen to good people. Getting someone to give you a second chance can be hard to find. PTO FCU believes in second chances.

Visit www.ptofcu.org

- 18.00% APR*
- 12 month term
- Borrow up to \$2,000
- Direct deposit required
- To apply visit www.ptofcu.org

*APR = Annual Percentage Rate. Available for qualified applicants.

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

E-STATEMENT AVAILABLE

Now you can access your statements online with your computer if you have access to our Online Teller. If you don't have Online Teller sign up today. Let us know if you would prefer not to receive print statements.

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.

STAY CONNECTED

Join our mailing list. Text PTOFCU to 22828 to send your email address. Message data rates may apply.

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.



"The new year is the first blank of a 365 page book. Write a good one!"

- Brad Paisley

