



# COMMENTARY

Superior Service Is Our Trademark

Volume 16



## THANK YOU

Thank you for celebrating our 75th Anniversary in 2017. We look forward to many more years to come!

## 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 Building Conference Center

**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

During the following holidays the credit union will be closed.

### NEW YEAR'S DAY

Monday, January 1st

### MARTIN LUTHER KING DAY

Monday, January 15th

### PRESIDENTS' DAY

Monday, February 19th

### MEMORIAL DAY

Monday, May 28th

### INDEPENDENCE DAY

Wednesday, July 4th

## TAX RELIEF LOAN

Does tax time have you worrying over your finances? Have you completed your taxes, only to find out that you owe more than anticipated?

### Problem Solved!

- ✓ Low Rate = Low Payment
- ✓ Borrow up to \$10,000
- ✓ 12 month term
- ✓ Offer valid Jan. 1, 2018 - April 30, 2018
- ✓ TO APPLY VISIT [www.ptofcu.org/](http://www.ptofcu.org/)



## AUTO LOAN

New Year - New Ride

It's a new year, so take the drivers seat and get into a new ride. You'll 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](http://www.ptofcu.org) TODAY!

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



## VISA CREDIT CARD

The Only Card You Need

The card you carry with you matters. The card you shop with matters. The card you rely on matters. Apply for a PTOFCU VISA® Credit Card today!

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

Because you deserve it!

- ✓ 18.00 % APR\*
- ✓ 12 Month Term
- ✓ Borrow up to \$2000
- ✓ Direct Deposit Required
- ✓ TO APPLY VISIT [www.ptofcu.org](http://www.ptofcu.org)

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



## FINANCIAL FITNESS

How much should you save?

How much should you be saving? Financial experts suggest three to six months' take-home pay in a savings account.

Lets face it, that can take time to build up, and you may need to raid your account even while you're adding to it. Still, if you consistently put aside 5% of your take-home pay, using payroll deduction, you'll reach your goal.



## BENEFITS

- As low as 2.99% APR\*
- Borrow up to \$75,000
- 60 month term
- No payment for 60 days

## HOME EQUITY LOAN

We have the right tools to get the job done

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.

**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.



*"The new year stands before us, like a chapter in a book, waiting to be written. You can help write that story by setting goals.*

-Melody Beattie

