



COMMENTARY

Superior Service Is Our Trademark

Volume 11

FRAUD ALERT



PHISHING SCAM

The National Credit Union Administration is warning CUs and their members about a phishing scam that targets consumers claiming to come directly from NCUA. Some consumers have received text messages that say "National Credit Union Administration Alert for (recipient's phone number). Contact 844-234-5445." This communication is fake. NCUA does not solicit personal information via the phone or Internet. If you receive this message or others believed to be fraudulent, contact NCUA's Consumer Assistance Center at (800) 755-1030 between 8:00 a.m. and 5:00 p.m. ET. Please contact your local law enforcement as well. You may also contact the Internet Crime Complaint Center, a partnership between the Federal Bureau of Investigation and the National White Collar Crime Center.

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 10th
- VETERANS DAY**
Friday, November 11th
- THANKSGIVING DAY**
Thursday, November 24th
- DAY AFTER THANKSGIVING**
Friday, November 25th
- DAY AFTER CHRISTMAS**
Monday, December 26th
- DAY AFTER NEW YEARS DAY**
Monday, January 2nd



UP TO

\$400*
CASH BACK!



New or Used Auto Loans

This offer won't last long! Right now, to save you money, we'll give you 1% of the loan amount back in cash up to \$400! This offer is good on your next auto purchase! Hurry, time is running out!



Offer valid only on new money vehicle loans or refinances from another financial institution. Only new money is valid for the 1% cash back. Existing Credit Union loans are excluded from this promotion. Cash back incentive will be deposited into your Credit Union savings account within thirty (30) business days of the loan funding. Loan must remain at Credit Union for a minimum of 180 days or rebate amount will be added to the loan upon payoff. No other offers/discounts apply, including rate discounts. Minimum loan amount of \$5,000 is required. Maximum cash back of \$400 per financed loan. Credit Union reserves the right to amend, suspend, or discontinue offer at any time. Terms and conditions are subject to change without notice. You may receive a 1099-MISC at year-end for tax purposes.



2nd CHANCES

Everyone deserves second chance! For a limited time take advantage of our 2nd Chance Loan and get back on track.

- 18.00% APR*
- Borrow between up to \$1,000
- 12 month term
- Oct. 1st 2016 through Jan. 31, 2017
- Direct Deposit for loan payment required

*APR = Annual Percentage Rate.



WHATEVER LOAN For Whatever You Want!

- ✓ As Low As 8.25% APR*
- ✓ Borrow \$500 (min.) to \$15,000 (max.)
- ✓ Up to 60 month term
- ✓ Available Oct. 1, 2016 - March 31, 2017
- ✓ TO APPLY VISIT www.ptofcu.org

*APR = Annual Percentage Rate. 8.25% available for qualified applicants. Other rates and terms available.



VISIT OUR WEBSITE

The place to go for all the latest promotions & events!

CHECK OUT OUR WEBSITE:

- Auto Resource Center
- Lunch & Learn Seminars
- Apply Online, Anytime
- All Current Promotions
- Forms & Resources
- Helpful Calculators
- FREE Real Estate Program Info
- *And so much more!*

REFER A FRIEND and you will each get \$25

Friends don't keep a good thing to themselves! If you're enjoying the benefits of your membership at Patent & Trademark Office FCU then spread the word!

It's easy as 1, 2, 3.

Get the details at www.ptofcu.org



PTOF FCU VISA® Credit Card

10.90% APR*

NO ANNUAL FEE



With a PTOFCU VISA® credit card you can be confident you are making one of the best decisions for your wallet. Our VISA® card is only 10.90% APR! You get the same great rate for purchases, cash advances and balance transfers. And you will never have to worry about paying an annual fee!

* 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
24-hour advance notice for some services
(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.
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This credit union is federally insured by the National Credit Union Administration.

Tap. Snap. Deposit.



REMOTE DEPOSIT

Deposit Your Check
Anywhere, Anytime

Remote Deposit Capture uses the same level of security and encryption standards as online banking. That means your personal information is safe and secure. Go to our website at www.ptofcu.org or click here to see how easy it is to use. Click FAQ for more information.

**Must have PTOFCU Mobile Banking and internet/wi-fi access. After you have downloaded the mobile banking app, you must call the credit union at 571-272-0350 to activate Remote Deposit.*

MONEY TIP Financial Checkup



Setting a few hours aside now for a financial checkup can help you review how you're doing with savings, investing, spending and debt. It can give you the opportunity to spot irregularities and adjust your budget well in advance of year-end.



TRAVELING? Before you pack...



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.



ATTENTION

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.

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.

