



COMMENTARY

Superior Service Is Our Trademark

Volume 10

FRAUD ALERT



DEBIT CARD USERS

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



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
Monday, July 4th

LABOR DAY
Monday, September 5th

COLUMBUS DAY
Monday, October 10th

VETERANS DAY
Friday, November 11th

TRAVEL MONEY SAVING TIP



1. Before booking a round-trip flight, look at the cost of two one-way flights. Sometimes it turns out to be cheaper!
2. Bring your own airport snacks. Once you pass through security, food prices can more than double.
3. Once you get to your destination, do as the locals do, and catch public transportation everywhere you go.
4. Hit up morning markets or buy your breakfast from the grocery store to save money while you are on vacation.



VACATION LOAN

Don't let money ruin your fun! Plan your next family or romantic trip using our stress-free Vacation Loan. With great rates and flexible terms, you can take that dream vacation and leave all your worries behind!

- As Low As 7.99% APR*
- Borrow between \$500 - \$5,000
- 36 month term
- Offer valid through Sept. 30, 2016

*APR = Annual Percentage Rate. Offer and rate based on approved credit. Other rates and terms available.



Sizzling Summer Auto SALE

You've been thinking about it and **NOW** is a **HOT** time to buy! Whether you are in the market for a new or a "newish" used car...any way you like it, you are sure to drive away with BIG savings with rates as low as 1.99% APR* and no payment for the first 60 days.

To apply visit www.ptofcu.org TODAY!

*APR = Annual Percentage Rate. 1.99% available for qualified borrowers on approved credit.



CHECK OUT OUR Auto Resource Center

& Auto Resource Newsletter

PTOFCU's Auto Resource Center can help you with researching and comparing models, pricing your selections and applying for a loan. Talk to one of our loan consultants today and get pre-approved ahead of time.

- Search for Autos
- Get a FREE CarFax report
- Auto Rates
- Payment Calculator
- NADA Blue Book Value (Eastern edition only)
- United Buying Service
- Extended Warranty
- GAP Insurance
- Apply for a Loan

AUTO RESOURCE NEWSLETTER - Check It Out!

PTOFCU VISA®
Credit Card

There When You Need It!

as low as
10.99% APR*



The kind of card you use matters...so choose a card that is smart! Contact us today about getting a PTOFCU VISA® Credit Card in your wallet.

Same low rate for cash advances and purchases!

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



HOME EQUITY LOAN

With a Home Equity Loan, you can access funds at a much lower rate of interest. Home equity 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.

BENEFITS

- As Low As 2.99% APR*
- Borrow up to \$75,000
- 60 month term
- Fast turn-a-round time
- Interest is usually tax-deductible (consult your tax advisor for details)

* 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

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This credit union is federally insured by the National Credit Union Administration.



VISIT OUR WEBSITE

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

CHECK OUT ON OUR WEBSITE:

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

REMOTE DEPOSIT

Deposit Your Check
Anywhere, Anytime

Sign up for our
FREE Remote Deposit Capture Today!

*Must have PTOFCU Mobile Banking and internet/wi-fi access.



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.

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.

