



Patent and Trademark Office Federal Credit Union

HELLO SUMMER!

TEMPORARY HOURS

Monday through Friday
9:00 AM to 12:00 PM

We encourage members to use Mobile and Online Banking to access your account 24/7.

ADDRESS CHANGE

The fastest and safest way to change your address is through PTOFCU Online Teller. If you fax or email an address change request, a valid photo ID must be provided with the request change.

GO PAPERLESS

Help the environment by putting an end to paper waste. Going paperless makes banking faster, easier and more secure!

If you need assistance, call or email us at support@ptofcu.org.

PROMOTIONS

For our latest promotions visit our website at www.ptofcu.org.

HOLIDAY CLOSURES

LABOR DAY
Monday, September 6th

COLUMBUS DAY
Monday, October 11th

VETERANS DAY
Thursday, November 11th

THANKSGIVING
Thursday, November 25th

DAY AFTER THANKSGIVING
Friday, November 26th

CHRISTMAS EVE
Friday, December 24th

NEW YEAR'S EVE
Friday, December 31st

SUMMER FUN LOAN

- Rates as low as 5.21% APR*
- Maximum loan amount \$21,000
- Terms up to 60 months
- New money only
- Other terms and conditions may apply

*APR - Annual Percentage Rate.

Lowest Rate Ever!

AUTO LOAN As Low As **1.21%** APR

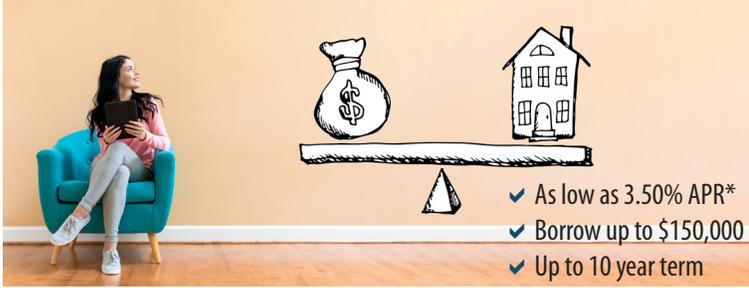
Super Sale

- Rates as low as 1.21% APR*
- Borrow up to 75,000
- Terms up to 60 months
- Limited time offer

*APR - Annual Percentage Rate. Other terms and conditions may apply.

LIMITED TIME OFFER

MONEY TO MAKE IT HAPPEN



SECOND MORTGAGE

Help fund life's big moments by unlocking the equity in your home. Considering your options to pay for a home improvement project or other major expense? A Second Mortgage with PTOFCU may be a way to help you work towards your goals.

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

MONEY TIP

Why We Over Spend



Sometimes, there's no profound reason or poor money management behind our spending other than lack of self-discipline. It can take a tremendous willpower to say no to something we want now.

One of the big reasons people overspend is that they don't think ahead. Too often, we allow our immediate wants to take precedence over more important needs that won't be relevant for years — such as a retirement fund or our children's college education. We simply lack the discipline to not exchange immediate gratification for long-term benefit.

BREAK THE CYCLE

- ✓ Define your long-term financial goals.
- ✓ Create a plan for reaching these goals with small and measurable steps.
- ✓ While working through your plan, assign an amount to save each month.
- ✓ Before giving in to an impulse purchase or an indulgence you can't afford, remind yourself of your long-term goals and how much longer your time frame will need to be if you spend this money now.

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.

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

REMOTE DEPOSIT

Deposit your check anytime, anywhere! Remote Deposit Capture uses the same level of security and encryption standards as online banking. That means your personal information is safe and secure. Visit our website at www.ptofcu.org.

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 1-866-563-1335 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
- Forms & Resources
- Wire Transfer Instructions
- Helpful Calculators
- Apply Online, Anytime
- *And so much more!*
- All Current Promotions

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.



Our mission is to provide our members with the highest level of quality, convenient, and reliable service while maintaining financial strength.

