



COMMENTARY

Superior Service Is Our Trademark

Volume 21

OUR MISSION

To provide our members with the highest level of quality, convenient, and reliable service while maintaining financial strength.

ANNUAL MEETING

Save The Date

We invite you to join us on 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.

Randolph Conference Center
1st Floor – 1D04/1D14
401 Dulany Street
Alexandria, Virginia 22314

12 noon - 2 pm



JOIN OUR MAILING LIST

Send your email address by text message:

Text PTOFCU to 22828
(message data rates may apply)

CREDIT UNION CLOSED

MEMORIAL DAY
Monday, May 27th

INDEPENDENCE DAY
Thursday, July 4th

LABOR DAY
Monday, September 2nd

COLUMBUS DAY
Monday, October 14th

VETERANS DAY
Monday, November 11th



EZ HOME EQUITY

There is money in your home

If you already own your home, you can make your equity work for you with a Home Equity Loan. Pay for education expenses, consolidate your bills, buy a new car or make improvements to your home – all by using your largest investment – your house!

Choose the equity loan that is right for you!

EZ Equity Loans

This is a fixed loan with low rates and convenient payment terms.

- Borrow up to \$75,000
- Rate as low as 2.99% APR*

Second Mortgage Loans

- Fixed rate
- Rate as low as 7.99% APR*
- Terms up to 20 years

Home Equity Line of Credit

Enjoy easy access to a HELOC and possible tax advantages. Get the money you need, when you need it, from your home equity.

*APR = Annual Percentage Rate. Other rates available. Offer based on approved credit. EZ Equity Loans are available in the following areas: Washington DC Metropolitan Area - VA, MD, DC

TIP *Make it a priority to have at least eight months of living costs set aside.*
-Suze Orman



Get into gear and drive away with BIG savings and no regrets with an auto loan from PTOFCU. You will enjoy low payments because of our low, low rates, plus enjoy 60 days with no payment!

To apply visit www.ptofcu.org TODAY!



THE RIGHT CHOICE

Help The Environment

Put an end to paper waste and make banking faster, easier and more secure.

Simply sign in to Online Teller to view your statement. This option is currently available only on Apple and desktop devices. Android devices will be added.

Choose not to receive paper statements and help preserve our planet. Email support@ptofcu.org or fax at 571-273-0191 to stop your paper statements. And, if you don't have Online Teller sign up today!

ELDER ABUSE

Elder Financial Abuse has become something that happens more frequently as the years go by. According to the National Council on Aging, 1 in 10 Americans age 60+ have experienced some form of elder abuse. Below are some common scams and steps the elderly can take to help prevent abuse.

- Lottery and sweepstakes scams “You’ve already won! Just send \$2,500 to cover your taxes”
- Home repair/traveling con men “We’re in your area and can coat your driveway / roof really cheaply”
- Grandparent scam: You’re called and told your grandson is in jail and needs you to send money immediately
- Charity scams: falsely soliciting funds for good causes; very common after disasters
- I’m from the utility company; I need you to come outside with me for a minute (while accomplice steals valuables)
- Roof repair, yard work, home repair scams
- Telemarketing scams and accompanying threats
- Money sent via telegraphs to people claiming lottery winnings

Use the Senate Committee on Aging’s toll-free fraud hotline at 1-855-303-9470 to report suspected fraud.



TAX RELIEF LOAN
Offer Ends April 30th

AS LOW AS
7.99% APR*

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.

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.



Download our Mobile App and then call us to get our Remote Deposit Capture feature so you can deposit your checks with your mobile device!

