



# COMMENTARY

Superior Service Is Our Trademark

Volume 22

## OUR MISSION

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

### E-STATEMENTS

Help The Environment put an end to paper waste and make banking faster, easier and more secure.

Simply sign in to Online Teller, and click the menu option at the bottom of the screen. Then on the far left of the screen, select Statements and Documents. Choose not to receive paper statements and help preserve our planet.

Contact us at [support@ptofcu.org](mailto:support@ptofcu.org) or fax at 571-273-0191 to let us know if you would like to stop paper statements. If you don't have Online Teller, sign up today!



### JOIN OUR MAILING LIST

Send your email address by text message:

Text PTOFCU to 22828  
(message data rates may apply)

## CREDIT UNION CLOSED

**INDEPENDENCE DAY**  
Thursday, July 4th

**LABOR DAY**  
Monday, September 2nd

**COLUMBUS DAY**  
Monday, October 14th

**VETERANS DAY**  
Monday, November 11th

**THANKSGIVING DAY & AFTER**  
Thursday, November 28th  
Friday, November 29th



## WE GO THE EXTRA MILE MOVE IT & LOSE IT!

### Auto Loans

We go the extra mile for all of our members when it comes to getting them into an affordable 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](http://www.ptofcu.org) TODAY!

- A variety of terms to choose from
- Rate as low as 1.99% APR\*
- No payment for 60 days

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

### Credit Card Balance Transfer

Our credit card is your go to card! If you don't have a PTOFCU credit card, transfer your balance from another institution to our low rate card and lose that high payment. Our rates are as low as 10.9% APR and the same low rate for cash advances.

To apply, visit [www.ptofcu.org](http://www.ptofcu.org) TODAY!



## WHATEVER LOAN

### Just In Time For Summer

School's out; it's time for summer vacation and a great time for a "Whatever Loan" with PTOFCU. Apply online or come see us today!

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

- As low as 8.00% APR\*
- Borrow between \$500 - \$15,000
- Up to 72 month term

\* APR = Annual Percentage Rate. 8.00% offer available on approved credit for qualified buyers. Other rates and terms available.

## MONEY MYTH

**Myth:** *I don't need an emergency fund. Credit cards will get me through any financial crisis.*

**The real deal:** Depending on credit cards to get you through a financial emergency is the perfect way to dig yourself into a deep pit of debt. You're also more likely to overspend when you pay with plastic.

Credit cards should not be relied upon for a real financial emergency, such as a job loss, divorce or illness. It's best to build an emergency fund consisting of three to six months' worth of living expenses so you're completely covered for the unexpected.

# SCAM ALERT

## Protect Yourself From Contractor Scams

If you're hiring a contractor to make improvements on your home, be alert! Home improvement scams are more common than you may think, and they can cost you a lot.

8 ways to spot a home improvement scam:

- 1 The contractor insists on being paid up front.
- 2 The contractor refuses to supply references.
- 3 There's negative information about them on the Better Business Bureau site.
- 4 The contractor demands payment in cash.
- 5 The contractor will work for an insanely low price.
- 6 They show up at your door . . . uninvited.
- 7 The contractor refuses to put anything in writing.
- 8 They try to avoid permits.



## HOME EQUITY LOAN

Discover The Hidden Value In Your Home

Maximize your investment with a Home Equity Loan from PTOFCU. With a Home Equity Loan, funds can be used for anything! Let your home's equity get the job done.

- As low as 2.99% APR\*
- Interest may be tax-deductible (consult your tax advisor for details)
- Borrow up to \$75,000

\* 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**

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](http://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](http://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!*

