



COMMENTARY

Superior Service Is Our Trademark

Volume 24



THANK YOU

Thank you for another amazing year!
We love our members.

ANNUAL MEETING

Save The Date

We invite you to join us on April 21, 2020 for our 2020 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 members/owners for our annual meeting.

PLACE: Randolph Building Conference Center

TIME: 12 noon - 2 pm

COMING SOON

New website coming soon!

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.

NEW YEAR'S DAY
Wednesday, January 1st

MARTIN LUTHER KING DAY
Monday, January 20th

PRESIDENTS' DAY
Monday, February 17th

MEMORIAL DAY
Monday, May 25th

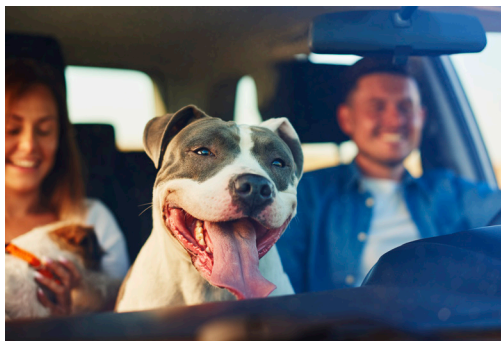
TAX RELIEF LOAN

Does tax time have you worrying over your finances? Have you completed your taxes, only to find out that you owe more than anticipated?

Problem Solved!

- ✓ Low Rate of 7.99% APR*
- ✓ Borrow up to \$10,000
- ✓ Up to 24 month term
- ✓ Offer valid Jan. 1, 2020 - April 30, 2020
- ✓ TO APPLY, VISIT: www.ptofcu.org.

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



AUTO LOAN

New Year - New Ride

It's a new year, so take the driver's seat and get into a new ride. You'll drive away with BIG savings with an auto loan from PTOFCU. Save every month with rates as low as 1.99% APR* plus enjoy 60 days with no payment!

To apply, visit: www.ptofcu.org TODAY!

*APR = Annual Percentage Rate. 1.99% available for qualified borrowers on approved credit. Other rates and various terms available.



VISA CREDIT CARD

The Only Card You Need

The card you carry with you matters. The card you shop with matters. The card you rely on matters. Apply for a PTOFCU VISA® Credit Card today!

To apply, visit: www.ptofcu.org.

- ✓ As low as 10.90% APR*
- ✓ No annual fee
- ✓ Same Low Rate for Cash Advances

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



LINE OF CREDIT

For whatever you need!

You need cash and you know just where to go! PTOFCU.org always has your back. Borrow up to \$15,000 for whatever you need, when you need it most.

Apply online today at ptofcu.org or give us a call.



SCAM ALERT

E-card dangers

You received an e-card in your email. Looks fun, but hold on before you click.

Scammers have designed some e-cards with malicious code. They can install data leaching programs on your computer and do untold damage. Don't click links in emails unless you know the sender. Even then, if it looks a little out of the ordinary, it probably is.



BENEFITS

- As low as 2.99% APR*
- Borrow up to \$75,000
- 60 month term
- No payment for 60 days

HOME EQUITY LOAN

We have the right tools to get the job done.

With a Home Equity Loan, 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.

* 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.

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

YEAR-END STATEMENT

Save your PTO FCU year-end statement. You will need it for tax purposes! Keep an eye out for IRS form 1099 if your dividend earnings totaled more than \$10. It will be arriving in the mail sometime this month.

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.

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
- Lunch & Learn Seminars
- Apply Online, Anytime
- All Current Promotions
- Forms & Resources
- Helpful Calculators
- *And so much more!*

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.



We've made a few changes to our ATM's to help provide you with more reliable service. We upgraded the Knox Building and Madison Building ATM's and removed the Randolph Square ATM. You can still conduct ATM transactions at any 7-Eleven store.

