



COMMENTARY

Superior Service Is Our Trademark

Volume 25

Please be sure to visit our website at www.ptofcu.org for the latest developments including changes to our hours of operation during the evolving COVID-19 situation.

MARK YOUR CALENDAR



ANNUAL MEETING

Save The Date

We invite you to join us on April 28, 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.

Randolph Conference Center
1st Floor - 1D04/1D14
401 Dulany Street
Alexandria, VA 22314

12 Noon - 2 PM

Virtual Meeting [CLICK HERE](#)

Access Information

Meeting Number: 996 428 975

Meeting Password: 527685

Audio Connection

571.270.5000 (CWMS Call In)

Access Code: 996 428 975

CREDIT UNION CLOSED

During the following holidays, the credit union will be closed.

MEMORIAL DAY

Monday, May 25th

INDEPENDENCE DAY

Friday, July 3rd

LABOR DAY

Monday, September 7th

COLUMBUS DAY

Monday, October 12th

Spring into an AUTO LOAN

Love what you drive with a PTOFCU auto loan! It's easy to apply! Before you know it you will be driving a car that makes you smile.

- ✓ As low as 1.99% APR*
- ✓ 60 days with no payment
- ✓ TO APPLY, VISIT: www.ptofcu.org.

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



**Coming
Soon**

NEW WEBSITE

Coming soon PTOFCU will unveil a new and improved website equipped with better functionality and user-friendly features to make your banking more convenient.

Watch for it!



TAX RELIEF LOAN

We have you covered

Tax time doesn't have to be stressful with our Tax Relief Loan. Hurry and apply today. This offer ends April 30, 2020. Problem solved!

To apply, visit: www.ptofcu.org.

- ✓ Low Rate of 7.99% APR*
- ✓ Borrow up to \$10,000
- ✓ Up to 24 month term

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



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.

FRAUD TIPS

Knowledge is power

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are a couple of tips:

- 1** Spot imposters. Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request – whether it comes as a text, a phone call or an email.
- 2** Don't believe your caller ID. Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

Sign up for free scam alerts from the FTC at ftc.gov/scams. Get the latest tips and advice about scams sent right to your inbox!

PTOFCU VISA Credit Card

It will be your favorite card!



The card you carry with you matters. The card you shop with matters. The card you rely on matters. Enjoy a rate as low as 10.90% APR*. Apply for a PTOFCU VISA® Credit Card today! **To apply, visit: www.ptofcu.org.**

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

