



COMMENTARY

Superior Service Is Our Trademark

Volume 23

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 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!

REMINDER

The Randolph Building ATM was removed. ATM transactions can be made at 7-Eleven stores, the Knox Building, and Madison Building.



JOIN OUR MAILING LIST

Send your email address by text message:

Text PTOFCU to 22828
(message data rates may apply)

CREDIT UNION CLOSED

COLUMBUS DAY

Monday, October 14th

VETERANS DAY

Monday, November 11th

THANKSGIVING DAY & AFTER

Thursday, November 28th
Friday, November 29th

CHRISTMAS DAY

Wednesday December 25th



BAD AUTO LOAN?

Refinance With Us

Don't stay in a bad loan situation. Refinance your loan with us! 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!

- 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.



CASH NOW

Money When You Need It

There are so many reasons we need money! It could be for your dream vacation, or your daughter's wedding. Or maybe you'd like to do some home improvements. Whatever the reason, we have a line of credit that will give you money when you need it; up to \$15,000!

To apply, visit www.ptofcu.org TODAY!

"Every dollar should have a name. You should know where every penny in your bank account is going. This is a key part in managing your money." -Dave Ramsey

MONEY MYTH

Myth: My spouse manages our money, so I don't have to think about it.

The real deal: While it is fine for one partner to actively manage the family's money, it is crucial for both partners to be aware of the state of the family finances. They both should also be capable of managing household expenses and investments if something were to happen to their partner.



SECOND CHANCE LOAN

You Deserve It

To apply, visit www.ptofcu.org.

- 18.00% APR*
- Borrow up to \$2,000
- Direct Deposit Required

*APR = Annual Percentage Rate. 18.00% offer available on approved credit for qualified buyers.

SCAM TIP

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.



HOLIDAY LOAN

Relax Into The Perfect Situation

It's time get ready for the holidays with a "Holiday Loan" with PTOFCU. Apply online or come see us today!

To apply, visit www.ptofcu.org.

- As low as 7.99% APR*
- Borrow between \$500 - \$5,000
- Up to 24 month term

*APR = Annual Percentage Rate. 7.99% offer available on approved credit for qualified buyers. Other rates and terms available.

AUTO & HOME INSURANCE

YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE
Designed for credit union members

You want car and home insurance that you can depend on and rates you can afford. On average, members who switch save up to **\$782***. Make a simple phone call today to determine the discounts you qualify for.



AUT-936968.4

Call for your FREE, no obligation quote.
Toll-free **1-888-380-9287**
Visit us at TruStageAutoHome.com

TruStage® Auto & Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. *Average combined annual savings based on countrywide survey of new customers from 8/1/16 to 8/1/17 who reported savings from prior insurers' premiums when they switched to Liberty Mutual. Savings comparison does not apply in MA. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Insurer © Liberty Mutual Insurance Company. © TruStage Insurance Agency 2018

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.

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.org 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!

