



Patent and Trademark Office Federal Credit Union

WELCOME AUTUMN!

NEW!

Contactless loans! Get your loan without ever having to come into a branch. All documents can be signed digitally!

TEMPORARY HOURS

Monday through Friday
9:00 AM to 12:00 PM

We encourage members to use Mobile and Online Banking to access your account 24/7.

ADDRESS CHANGE

The fastest and safest way to change your address is through PTOFCU Online Teller. If you fax or email an address change request, a valid photo ID must be provided with the request change.

GO PAPERLESS

Help the environment by putting an end to paper waste. Going paperless makes banking faster, easier and more secure!

If you need assistance, call or email us at support@ptofcu.org.

PROMOTIONS

For our latest promotions visit our website at www.ptofcu.org.

HOLIDAY CLOSURES

COLUMBUS DAY
Monday, October 11th

VETERANS DAY
Thursday, November 11th

THANKSGIVING
Thursday, November 25th

DAY AFTER THANKSGIVING
Friday, November 26th

CHRISTMAS EVE
Friday, December 24th

NEW YEAR'S EVE
Friday, December 31st

• FOR A LIMITED TIME •

FALL FEST

Loan

RAKE In The SAVINGS!

Rates as low as 5.21% APR*
Maximum loan amount \$21,000
Terms up to 60 months
New money only
Other terms and conditions may apply

**APR - Annual Percentage Rate.*

Lowest Rate Ever!

As Low As

AUTO LOAN 1.21% APR

FALL SALE

- Rates as low as 1.21% APR*
- Borrow up to 75,000
- Terms up to 60 months
- Limited time offer

**APR - Annual Percentage Rate. Other terms and conditions may apply.*

LIMITED TIME OFFER

CREDIT CARD

Rates Have
Fallen

Apply
Today



www.ptofcu.org

All rates lowered for new cardholders

Rates as low as 9.9% APR*

Secured Visa rates lowered to 15.9% APR*

*APR - Annual Percentage Rate.

MONEY TIP

Prevent Identity Theft



Tips to keep in mind to protect yourself from identity theft:

- Secure your Social Security number (SSN). Don't carry your Social Security card in your wallet. Only give out your SSN when necessary.
- Don't share personal information (birthdate, Social Security number, or bank account number) because someone asks for it.
- Collect mail every day. Place a hold on your mail when you are away from home for several days.
- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Use the security features on your mobile phone.
- Update sharing and firewall settings when you're on a public wi-fi network. Use a virtual private network (VPN), if you use public wi-fi.
- Review your credit card and bank account statements. Compare receipts with account statements. Watch for unauthorized transactions.
- Shred receipts, credit offers, account statements, and expired credit cards. This can prevent "dumpster divers" from getting your personal information.
- Store personal information in a safe place.
- Install firewalls and virus-detection software on your home computer.
- Create complex passwords that identity thieves cannot guess. Change your passwords if a company that you do business with has a breach of its databases
- Review your credit reports once a year. Be certain that they don't include accounts that you have not opened. You can order it for free from Annualcreditreport.com.
- Freeze your credit files with Equifax, Experian, Innovis, TransUnion, and the National Consumer Telecommunications and Utilities Exchange for free. Credit freezes prevent someone from applying for and getting approval for a credit account or utility services in your name.

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

REMOTE DEPOSIT

Deposit your check anytime, anywhere! Remote Deposit Capture uses the same level of security and encryption standards as online banking. That means your personal information is safe and secure. Visit our website at www.ptofcu.org.

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 1-866-563-1335 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
- Forms & Resources
- Wire Transfer Instructions
- Helpful Calculators
- Apply Online, Anytime
- *And so much more!*
- All Current Promotions

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.



**Our mission is to provide our members with the
highest level of quality, convenient, and reliable
service while maintaining financial strength.**

