



Patent and Trademark Office Federal Credit Union



HAPPY NEW YEAR

CELEBRATING 80 YEARS!

Look for 80th Anniversary celebrations throughout the year!

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.

ANNUAL MEETING

Our Annual Meeting will be held virtually on April 19th. More details to come.

PROMOTIONS

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

HOLIDAY CLOSURES

PRESIDENTS' DAY
Monday, February 21st

MEMORIAL DAY
Monday, May 30th

JUNETEENTH
Monday, June 20th

INDEPENDENCE DAY
Monday, July 4th

LABOR DAY
Monday, September 5th

AUTO LOANS

Rates as low as 2.80% APR*
Borrow up to 75,000
Terms up to 60 months
Limited time offer

AS LOW AS **2.80%** APR

SALE

WWWPTOFCU.ORG

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

CREATE A BUDGET FOR THE NEW YEAR

It's impossible to anticipate every expense that could arise in 2022, but a big-picture budget can help you prepare for costs that come up every year. Budget for that car repair or home repair you know is on the horizon, prepare for birthdays and holidays, and consider how your income might change throughout the year.

SOURCE: www.money.usnews.com

HAPPY NEW RATES!

New low rates for all Visa Credit Card holders!

Rates lowered for new cardholders
Rates as low as 9.9% APR*
Secured Visa rates lowered to 15.9% APR*

*APR - Annual Percentage Rate.

80th ANNIVERSARY CELEBRATION LOAN

Rates as low as 6.80% APR*
Maximum loan amount \$21,000
Terms up to 60 months

New money only
Other terms and conditions may apply

EZ HOME EQUITY LOAN

Discover the hidden value in your home and use the funds for most anything! Let your home's equity get the job done.

- As low as 2.99% APR*
- Borrow up to \$150,000
- Interest may be tax-deductible (consult your tax advisor for details)



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

2022 MONEY TIP'S



CHECK CREDIT REPORTS

When was the last time you took a look at your credit reports from all three bureaus (Experian, Equifax, and TransUnion)? If you haven't checked them in a while, it's a good idea to look them up now and double-check that all the info listed is correct. Get your free credit report by visiting: www.annualcreditreport.com.

PREPARE TO STUDENT LOAN REPAYMENT

Federal student loan payments have been on hold since March 2020, but they're set to resume on May 1, 2022. Before that happens, check in on your loans and start planning for what you'll do when payments restart.

SAVINGS PLAN

The end of the year is a great time to look over your income and expenses and make sure that you're saving an appropriate amount for your personal situation. Experts generally recommend saving 10% of your income, but it might make sense to save more or less depending on your needs. Once you figure out your saving number, consider setting up automatic savings deposits so you can save without even having to think about it.

RETIREMENT

Now is also a great time to go over your retirement accounts (or open one up if you haven't yet). Even though retirement may be a long way away, anything you're able to put away for it now can really add up thanks to the magic of compound interest.

PLAN FOR LESS-REGULAR BILLS

Keeping track of irregular, once-a-year, or once-a-quarter bills can be the biggest weak point when it comes to money management. Now is a great time to sit down with your 2021 bank statements and a 2022 calendar and mark all those pesky due dates down (think: insurance, registration, quarterly taxes, etc.).

MONEY DREAMS & FEARS

Money can be confusing and stressful, no doubt about it. If you want to shift your money mindset in 2022, you might consider starting a money diary. Writing out your thoughts, feelings, dreams, and plans can help you process difficult emotions and envision a different future.

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 \$20.00 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:

- Wire Transfer Instructions
- Forms & Resources
- Current Promotions
- Helpful Calculators
- Fraud Alerts
- *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.



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

