



Patent and Trademark Office Federal Credit Union

COMMENTARY

Superior Service Is Our Trademark

Volume 27

NEWS & UPDATES

Until further notice, our lobby is open from 9:00 AM to 12:00 PM Monday through Friday.

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



JOIN OUR MAILING LIST

Send your email address by text message:

Text PTOFCU to 22828
(message data rates may apply)

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.

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

CREDIT UNION CLOSED

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

COLUMBUS DAY

Monday, October 12th

VETERANS DAY

Wednesday, November 11th

THANKSGIVING DAY & AFTER

Thursday, November 26th
Friday, November 27th

CHRISTMAS DAY

Friday, December 25th

NEW YEARS DAY

Friday, January 1st

HOLIDAY LOAN

Relax Into The Perfect Situation

October 1, 2020 – January 31, 2021

It's time to get ready for the holidays with a "Holiday Loan" from 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.



Setting a few hours aside now for a financial checkup can help you review how you are doing with savings, investing, spending and debt. It can give you the opportunity to spot irregularities and adjust your budget well in advance of year end.

HOME EQUITY LOAN

Use your home to create cash!

- ✓ Home Repairs
- ✓ Upgrades
- ✓ Remodeling
- ✓ Dream Vacations
- ✓ Consolidating Debt
- ✓ Dream Wedding
- ✓ So much more!

- As low as 2.99% APR*
- Borrow up to \$75,000
- 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.

HOLIDAY CLUB ACCOUNTS REMINDER




The holiday shopping season is almost here! Remember, funds deposited into your holiday account must remain in the account until October 1st.

5 TIPS FOR BUYING THE RIGHT CAR

- 1 Set Your Budget.** Know what you can afford before you start car shopping. That will help ensure that you don't over spend financially for the length of your car loan.
- 2 Research all ownership costs.** Remember that your costs for this car are not just associated with the car payment. The auto information websites where you did your initial research offer average ownership costs for each car.
- 3 Don't start looking for financing at the dealership.** Financing at the dealership may be easy, but it's not necessarily the best deal. Dealers are essentially acting as middlemen to offer you a car loan. They get paid for every loan they write, whether the loan is through the automaker or a local lender.
- 4 Determine the best interest rate.** It's best to get preapproved for an auto loan from your credit union. Don't assume that you'll qualify for the zero percent or low-interest dealer loan because typically less than 10 percent of buyers qualify.
- 5 Know the car's bottom-line price.** The auto information websites where you researched the cars you were interested in also should have listed the cars' invoice prices if new. If used, they should have listed the average selling prices for the same models in similar condition and mileage in your area.



Fall in love with our Visa Credit Card. Spice up your wallet by applying today!

-  **Low 10.90% APR***
-  **Free balance transfers**
-  **No annual fee**

*APR = Annual Percentage Rate. Offer available on approved credit. 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

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 NEW WEBSITE

Visit our new 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.

