

# BOPTI Bulletin

PH: 310-832-0227  
 PH: 800-397-9227  
 FAX: 310-832-0228

1451 S. Seaside Ave. Terminal Island, CA 90731 [www.boptifcu.com](http://www.boptifcu.com)



**Need extra dough for the season?**

**See us for a Holiday Loan**

Have you found yourself in need of some extra dough this holiday season? And, no, we don't mean the kind of dough to make extra cookies for Santa! We're talking cash.

If you need to plump up your holiday cash flow to cover those inevitable costs that the season brings - gifts, travel expenses, year-end bills, holiday entertaining - then an affordable Holiday Loan from BOPTI Federal Credit Union might be the perfect solution. With an APR of 14.25% over an 18 month repayment term, you'll have just enough extra dough to cushion your holiday pocketbook, making your season spirited rather than stressful.

Apply for your Holiday Loan just in time for the holidays by completing the application enclosed with your statement or visiting our website, at [www.boptifcu.com](http://www.boptifcu.com).



**Simplify your life - Enroll today**

With life moving at the speed of digital, you won't keep up if you're making an extra trip or chasing paper. That's why you'll want to enroll in Online Banking from the credit union. With Online Banking, you can access your credit union accounts in our online branch anytime 24/7. You can check your balance, make a loan payment, transfer funds and more - almost anything that would normally require a trip to the credit union office. Sign up for **eStatements**, too. Each month or quarter, we'll send you an email letting you know that your account statement is ready for review. That means no worries about your statement being delayed, lost in the mail, or stolen from your mailbox. Less clutter on the kitchen counter, too! So scroll on over to the credit union's website to learn more. You'll wonder how you ever lived without the convenience of Online Banking!

A great big thank you from BOPTI Federal Credit Union to the brave men and women - our veterans - who have devoted themselves to preserving America's freedom.

Every year on November 11th, we honor these military service men and women for the sacrifices they have made. Veterans Day, which officially became a legal holiday on June 1, 1954 to honor American veterans of all wars, is observed by showing gratitude and appreciation for our veterans and the commitment they have made to protect our country, and our way of life. Observed in cities and towns throughout the U.S., one of the traditional Veterans Day tributes is a wreath-laying ceremony at the Arlington National Cemetery. In addition, the week of November 11-17 is now known as National Veterans Awareness Week and is observed accordingly.

As you go about your daily life, keep in mind that "freedom is not free." Take a moment to thank and appreciate the selfless warriors who have given so much for our country and its people.

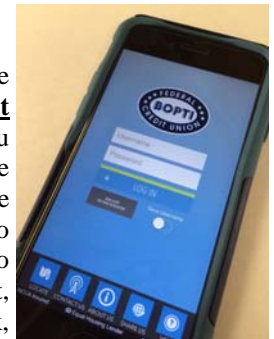


## Rates Paid for 3rd Quarter 2016 and Projected Rates for 4th Quarter 2016

Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$25.00-\$9,999.99	1.00%	1.00%	0.50%	0.50%
\$10,000-24,999.99	1.25%	1.26%	0.625%	0.63%
\$25,000-\$49,999.99	1.50%	1.51%	0.75%	0.75%
\$50,000-\$99,999.99	1.75%	1.76%	1.00%	1.00%
\$100,000 and above	2.00%	2.02%	1.25%	1.26%
Club Accounts	n/a	n/a	0.50%	0.50%
Share Draft Accounts	n/a	n/a	0.50%	0.50%

## Mobile Deposit

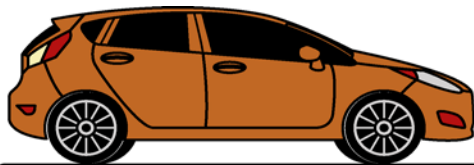
Last quarter, we announced the arrival of our **Mobile Deposit app**. If you haven't already, you can download the app from the App Store or Google Play, create your user profile and log in to the app. You will be able to select your credit union account, enter the amount of the check, take a picture of the front and back and submit the check for deposit. Once received, funds will be posted to your account. No more worrying about how to deposit funds, buying stamps and wondering how long your check is going to take to get to your account. Many members have taken advantage of this new and easy way to send money to their credit union accounts. Download the app or call the credit union for more information.



Share the benefits of  
**CU MEMBERSHIP**

As a credit union member, you know the benefits of belonging - lower rates on loans, competitive rates on savings and friendly, caring service. We treat you like you own the place, because you do. As a financial cooperative, we exist only for one reason: to provide you, our valued member-owner, with products and services to help you reach your financial goals. Once we ensure we have strong reserves (our rainy day fund), any profits we earn don't go to outside stockholders. They are returned to you in the form of improved rates and better ways to deliver services to you.

So why not do yourself and others a favor and pass the word about joining the credit union? You'll do yourself a favor because as our membership grows, so does our capacity to provide the very best services. You'll do your fellow BOP employees and immediate family a favor by introducing them to the credit union difference - a difference that can help them secure their financial futures. So share the benefits of belonging today. And thanks for being our member!



Get yourself a new ride with a low interest rate Vehicle Loan

Winter's tough on wheels. Worried yours won't make it through another one? Lessen your stress: Get a new ride with a low-interest loan from the credit union. Whether it's new, or just-new-to-you, a reliable vehicle is a must, so start by doing your homework. Check out the reviews in the April issue of Consumer Reports and visit websites such as kbb.com (Kelley Blue Book) and edmunds.com. Ask friends and family what they like about their vehicles. Make a list of what's important to you. Then, get a pre-approved loan from the credit union. Now you're ready to visit dealers' lots to check out what's available. Be careful not to fall in love at first sight; love may not be blind, but it can cloud your vision. Once you've narrowed your choices, you're ready to deal. And with the pre-approved loan in your back pocket, you're in a strong position to get just the right vehicle for just the right price. That's not the case if you arrive at the dealer in a tow truck! Don't let winter get the best of you and your wheels. Contact the credit union today to find out what we can do for you!

The only way to establish good credit is to start buying on credit, which reveals your ability to pay for things that you buy or use. Here are some helpful tips for anyone just starting with credit:

- \* Start slowly. Don't apply for more credit than is needed.
- \* Don't charge more than can be paid off at the end of the month.
- \* Before applying for a credit card, check out the interest rate, associated fees, credit limits, and terms.
- \* Use your credit card wisely. A credit card opens all kinds of ways to damage your credit score. Never miss a payment. Pay in full if you can.
- \* Pay "ALL" your bills on time. One of the most important steps in building and maintaining a solid credit history is to pay all of your bills on time each month.
- \* Get another form of credit (an auto loan, personal loan or some other installment debt). Having different kinds of debt helps your credit score.
- \* If you want to boost your credit history and credit score, you'll want to keep your total monthly charges well within your credit limit.
- \* Regularly read your credit report. One way to build a positive credit history is to make sure you know what information is being reported.



We'd like to say Thank You  
**VOLUNTEERS**

As Thanksgiving approaches, our thoughts turn to all we are grateful for. We'd like to express our appreciation to the members of our Board of Directors, as well as our committees, who donate their time and talents in service to the credit union. We are grateful for their dedication to the credit union.

Volunteers are one of the hallmarks of the credit union difference. As member-owners, you elect volunteer board members to direct the affairs of the credit union, to serve as stewards of the assets entrusted to them, and to always look out for your best interests. So give it up for our volunteers, who give so much to help ensure the success of the credit union and our member-owners.

**We're moving!**

After several years of conversation and planning, the credit union will be moving its physical location within the next couple of months. We will still be at the FCI Terminal Island facility, and will maintain our physical address, but will be located across the mail parking lot, next to the armory. We are excited about our new building!

Credit Union Closures		
Columbus Day	October 10, 2016	Closed
Veteran's Day	November 11, 2016	Closed
Thanksgiving Day	November 24, 2016	Closed
Day After Thanksgiving	November 25, 2016	6 am to 11 am
Christmas Day	December 26, 2016	Closed
New Years Day	January 2, 2016	Closed