

BOPTI Bulletin



1451 S. Seaside Ave Terminal Island, CA 90731
www.boptifcu.com
Ph: 310-832-0227 Ph: 800-397-9227 Fax: 310-832-0228

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Keep Your Savings Intact With A Share Secured Loan

You've worked hard to build up your savings account: Foregone the daily latte, cut the cable cord, avoided trips to the mall. So now, make your savings work for you. If you need emergency cash and don't want to raid your savings or use a high-interest rate credit card, it's time for a Share Secured Loan from the credit union. Here's how it works: You use your share savings as collateral for a loan. Because you have pledged your savings against a potential default, you will receive a lower interest rate than on an unsecured loan, a credit card charge or cash advance. You'll get the cash you need for that unplanned expenditure - replacing the refrigerator or repairing your car - and your savings remain intact for your long-term goals - a vacation, college expenses, and retirement.

Once you've paid off the loan, keep a good thing going by adding the payment amount to your savings. Use automated transfer or payroll deduction to make saving painless. Contact the credit union and ask about a Share Secured Loan today.



Shift on over to the CU
to finance or refinance your
Vehicle Loan

Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.

Savings Club Can Make Vacation Dreams Come True

If you're dreaming of a special vacation, but don't think you can afford it, join the club - the Vacation Club at the credit union, that is. Money experts agree that earmarking funds is one of the best ways to save. Make it easy by using payroll deduction or an automatic transfer to regularly add money to the account. What you don't see, you don't miss.

Get the whole family involved, too. Have the kids decorate a box or jar with images of your vacation destination. Then use it to collect spare change as well as discretionary funds - money saved by eating in and renting or streaming a film instead of going out for dinner and a movie. Periodically, take the money and deposit it in your Vacation Club account at the credit union. Working together to save for your vacation will make playing together even more fun.



Remote Deposit: Snap, Tap And Go

When your life is in the fast lane, you may not have the time to take the exit for a stop at the credit union. While we always enjoy seeing you, we understand that it's not always convenient to drop by the credit union to deposit a check. That's why we offer the ease of depositing a check with a few taps. Here's how it works: Use the credit union's remote deposit app, available through the appropriate App Store for your Android or iPhone platform smart phone. Install and register the app, then you will be able to scan and upload check images for electronic deposit into your account. You'll simply take a picture of both sides of the check and then send them to us. It's a safe, fast way to make a deposit - anytime day or night, even on weekends. Stop by when you're in the neighborhood and we'll help you go mobile. Then next time you need to make a check deposit, you'll snap, tap and be on your way.



**Answer The Call
Of The Open Road
With An RV Loan**



Explore America's highways and byways with a low-rate RV LOAN

If you want to explore America's highways and byways, there's no better way to do so than from the front seat of a recreational vehicle. With an RV, you can enjoy the freedom of having a simple plan - no fear of missed connections or complicated agendas. An RV and the RV lifestyle is a big commitment, so best to do your homework and if possible, take it for an extended test drive by renting an RV before you purchase one. Check out the website gorving.com for information on the types of RVs available and tips on insurance, where to go, and what to do.

For financing information, you'll need to look no farther than the credit union. We have an RV loan with rates and terms to fit your budget. Call, click, or stop in for details.

Moving? Keep Us Posted!

If you're planning a move, whether around the corner or across the country, it's important to let your Credit Union know. Keep us in the loop so that we can keep your information up-to-date and secure. We also want to ensure that you are receiving any and all of your Credit Union's correspondence, from monthly statements to newsletters to inserts and notices, in a timely manner.

Please alert us to **any** changes of the following:

1. Address
2. Phone numbers (landline, cell, and work)
3. E-mail address

For your protection, please submit any change of address requests directly to your Credit Union in writing. For more information, please call us or visit us at the credit union. Best wishes for a happy and stress-free move from your credit union!

**Rates Paid for 2nd Quarter 2017 and
Projected Rates for 3rd Quarter 2017**

<u>Account Balance</u>	<u>IRA Rate</u>	<u>IRA APY</u>	<u>Share Rate</u>	<u>Share APY</u>
\$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%

Are you looking for a way to streamline the bill-paying process? Then stop wasting your time and money mailing out that monthly pile of paper bills, by opting for **BOPTI Federal Credit Union's Online Bill Pay**. This service does require an open share draft (checking) account with BOPTI FCU.

Streamline your bill paying process
Sign up for ONLINE BILL PAY



You can pay all of your bills (business or personal) online, anytime with this quick, easy, and convenient service. Online Bill Pay is flexible and stress-free. Funds come directly from your BOPTI Federal Credit union share draft account, and you have the option of scheduling payments in advance.

Online Bill Pay also provides:

- * Payment tracking
- * Payment history
- * One-step multiple bill pay

In addition to being convenient and affordable, Online Bill Pay helps you:

- * Pay bills safely and securely
- * Avoid late payments and the associated charges
- * Manage debt more efficiently

We all have bills to pay, but why not make the process as easy as possible with **BOPTI Federal Credit Union's Online Bill Pay**? Sign up today at www.boptifcu.com.

Holiday Closures		
July 4, 2017	Independence Day	Closed
September 4, 2017	Labor Day	Closed



If you need a loan, it may be just a few clicks and keystrokes away. Go online to the credit union's website to check out our low rates and then fill out the loan application located within our online banking program (requires log in.) We'll be back in touch with you shortly.

Whether you're in need of a personal loan to take care of an unexpected expense, are in the market for new wheels, or are ready to tackle that home improvement project, we have a loan to meet your needs. You'll find our low interest rates and convenient repayment terms will make your loan budget-friendly, and with an automatic transfer or payroll deduction, you can put your payments on autopilot. Borrowing from the credit union has never been easier, so scroll on over to our website and apply online. We're open 24/7, 365!