



BOPTI BULLETIN

BOPTI Federal Credit Union

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Time to replace your winter-weary wheels with a new ride? You'll get more for your money when you make the credit union your first stop. Talking with one of our loan experts will help you sort through your options. For example, the zero percent financing offer from a dealer may sound unbeatable, but it may be to your advantage to take the rebate and finance the car with a credit union loan. Or by purchasing a previously owned vehicle instead of a new one, you duck the depreciation hit. A car can lose up to two-thirds of its value in the first three years. Whether you buy a new car or one that's new-to-you, put yourself in the best negotiation position by getting pre-approved for the loan. But, don't show your hand until the dealer has quoted you the best price. If you reveal you have financing pre-arranged, it's likely the "best price" really isn't. That's because the dealership knows it won't be making any profit on its financing and will try to make it up on the price of the vehicle.

Your credit union wants to help you get the best possible deal on your next vehicle purchase, so stop by or call the CU today. Let us help you get into the driver's seat with a pre-approved loan. Mechanical Breakdown Insurance Policies and GAP policies are available through the credit union! And if you finance more than \$10,000, you will receive a getaway vacation package!

IDENTITY PROTECTION SERVICE NOW OFFERED



Identity theft is an insidious crime—much more dangerous than it seems. It happens subtly. By the time most victims are aware they've been targeted, the damage has been done. In fact, identity thieves count on you not noticing until it's too late.

What if you had an alarm to warn you when your identity is being stolen?

Now with our new **ID Protection Service™** your personal credit report is constantly monitored and you are alerted by e-mail of any changes to your credit report. This active monitoring will help stop thieves early and minimize your losses. You'll also get \$25,000 insurance coverage and comprehensive restoration services should you ever fall victim to identity theft.

ID Protection Service is easy to use, and it's affordable. As a customer, **ID Protection Service** is available to you at an exciting low

price:

Single Bureau:	\$4.99 per month	Triple Bureau:	\$6.99 per month
(Experian)	\$49.99 per year	(Experian, TransUnion, Equifax)	\$79.99 per year

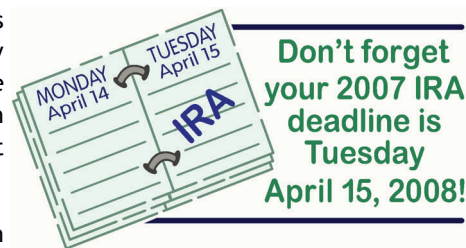
A guard dog protects your home. A car alarm protects your car. Now, **ID Protection Service** protects your identity. To activate your **ID Protection Service** today, go to our website at www.boptifcu.com.

STILL TIME FOR A 2007 IRA

It's no secret: The U.S. federal government itself admits that Social Security - in its present form - will replace only about 40 percent of pre-retirement income for the average wage earner. So unless you're prepared to live on less than half of what you're presently making, you need to figure out how to supplement that income.

One of the best ways to save for your retirement is with an Individual Retirement Account (IRA). An IRA is a personal savings plan that allows you to contribute up to \$4,000 a year. (If you are age 50 or over, you can contribute up to \$5,000.) Your retirement savings grow faster because interest earned on an IRA is tax-deferred. You don't pay tax on the money until you begin to withdraw it at normal retirement age. And depending on your income, and whether you participate in a pension plan with your employer, you may qualify for a tax deduction on all or a portion of your IRA contributions. (Consult with a qualified tax expert on whether your IRA contributions are tax-deductible or not.)

With compound interest working in your favor, the sooner you open an IRA with your credit union, the more money you'll have for your golden years. And here's more good news, you have until April 15 to open an IRA for tax year 2007. Stop by or call your credit union today for more details.





It's a great place to call home!

If you have a question about the credit union or any of our products and services, chances are, you'll find the answer is just a few clicks away. Visit our Web site to learn about all of the ways we can help you manage your money and reach your financial goals - from checking accounts to share savings and share certificates to loans for almost any reason. Find the latest rates and terms and discover our special offers there as well. Need to know office hours? Or where to find the closest fee-free ATM? Just stroll on over any time, day or night: We are always open on the Web. And come as you are, even in your fuzzy slippers. So stop by our Web site soon and find out what we can do for you.

DON'T FALL FOR THE JURY SCAM

According to the Better Business Bureau, residents in several states have been victimized by the jury duty scam. Here's how it works: A scam artist calls and says he's an officer of the local court and claims that because you've failed to report for jury duty, an arrest warrant has been issued for your arrest. Of course, you say that you never received the jury duty notification. The scam artist then asks for confidential information for "verification purposes." This information generally includes Social Security number, birthdate, driver's license number, and in some cases, credit card information. Most consumers will give out this information because they hear the word "warrant." Remember, a court officer would not call and ask for this type of information over the phone. Do not answer the questions, just hang up. NEVER give out your personal, confidential information when you receive a phone call.

Rates Paid for 1st Quarter 2008 and Projected Rates for 2nd Quarter 2008

Account Balance	IRA Rate	IRA APY	Share Rate	Share APY	Share Draft Rate	Share Draft APY
\$25,000-\$4,999.99	3.85%	3.92%	3.00%	3.04%	1.50%	1.51%
\$5,000-\$9,999.99	4.20%	4.28%	3.125%	3.17%	2.00%	2.02%
\$10,000-\$24,999.99	4.55%	4.65%	3.25%	3.30%	2.50%	2.53%
\$25,000-\$49,999.99	4.90%	5.01%	3.50%	3.56%	3.00%	3.04%
\$50,000-\$99,999.99	5.25%	5.38%	3.50%	3.56%	3.00%	3.04%
\$100,000 and above	5.25%	5.38%	4.00%	4.06%	3.00%	3.04%
Club Accounts	n/a	n/a	3.00%	3.04%	n/a	n/a

FIVE STRATEGIES FOR SAVING

Need help getting on the right track with saving? Want to stop living from paycheck to paycheck? Here are five simple tips to get you started.

1. Are you getting a tax refund this year? Don't splurge your refund. Use it to pay down debt or save your refund.
2. Take advantage of your TSP or 401K plan that offers matching contributions from your employer
3. Start small. Turn your spending into savings. Instead of buying that morning latte, save the money.
4. Make your saving automatic by "paying yourself first." Automatically deposit your paycheck into a savings account before you even see it.
5. Break up your savings into several smaller funds for upcoming life stages. In addition to saving for retirement, you will need to save for your child's education, unexpected emergencies, etc.

ATM SAFETY

ATMs have become the most convenient way for our credit union members to receive cash whenever and wherever they want. With just a little common sense, they also remain one of the safest ways to obtain cash as well. Here are a few tips to help ensure your well-being.



Convenience at your fingertips!

1. Have your ATM card at the ready. The object is to get in and out as quickly as possible. Fumbling for your ATM card in a purse or wallet is just the delay crooks and scam artists are looking for. It's also courteous to others who may be waiting to use the ATM.
2. Whenever possible, use drive-up ATMs - especially at night. Make sure your vehicle doors are locked as you approach the ATM. If you do use a walk-up ATM, go during the day. And if you absolutely must use a walk-up ATM at night, take a friend with you.
3. Get your cash and go. Don't linger at the ATM, even to count your cash. Even if the count IS off (which it rarely is) there's nothing you can do about it anyway until you contact the financial institution that owns the ATM.
4. If you suspect anyone is looking over your shoulder at a walk-up ATM, immediately cancel the transaction, get your ATM card, and walk away. Notify police or security (for example, in a mall) if the opportunity presents itself, but the first priority is to remove yourself from the immediate area.
5. If you see or suspect anyone is lurking around a drive-up ATM (either on foot or in another vehicle), drive to another ATM. Report the incident if you are able, as suggested in number 4.