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BOPTI BULLETIN

BOPTI Federal Credit Union

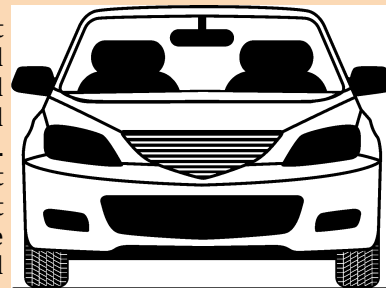
July 2010

Vacation Time?

You work hard for your money, so when it's time for your vacation, make your money do more for you. When you join BOPTI FCU's Vacation Club, you can set aside funds every month, or more often if you like. Save \$50 a month and have \$600 when it's time to take your vacation. Sock away \$50 a bi-weekly and you'll have \$1,300. The key is that regular savings will help you reach your goal. Then instead of racking up a credit card balance, you'll have the cash in hand. Enjoy a stress-free vacation, not having to worry how you are going to pay for it when you return. Build your Vacation Club balance fast by using payroll deduction or automatic transfer. Add to it by saving your pocket change every day in a container that reminds you of your dream trip: a box decorated with travel brochures or a mug with the logo of your favorite beverage. Periodically, bring it or send it to the credit union to deposit it into your Vacation Club account. The vacation of your dreams is within your reach when you open your Vacation Club account today, plus you'll be earning interest on the money you save. Also inquire about our Christmas Club and Back to School accounts!

Credit Union Financing Puts You in the Drivers Seat

If it's time for new wheels, cruise on over to the credit union for your financing. When you get a pre-approved loan, you're in the driver's seat. You can shop new and used car dealers and peruse the classified ads and online listings to find the vehicle you are looking for. You won't have to settle for the make or model that someone wants to sell you; you can buy the car that suits your needs exactly. With great rates and flexible terms, we have a vehicle loan that works for you and your budget. At the credit union, we always have your best interest in mind. Remember, here, you're a member/owner, not just a customer. So on the road to your next vehicle, make the credit union your first stop. Also, ask us about our Mechanical Breakdown and GAP Insurance programs.



VEHICLE LOANS
Great Rates-Great Terms-Your Credit Union

Preventing ID Theft

You can help protect yourself from identity theft by following these tips:

- * Never, never provide personal or financial information if you did not initiate the contact - this includes the phone, Internet, or someone at your door.
- * If you receive an e-mail or pop-up message requesting personal or financial information, do not reply. And, don't click on the link in the message, either.
- * Protect your password(s) the same way - never provide it over the phone or over the Internet unless you initiated the contact.
- * Use anti-virus software and/or firewalls on every computer you own. Keep your anti-virus software up-to-date.
- * Always review credit card and bank account statements as soon as you receive them to check for unauthorized charges.
- * Do not reply to any e-mail asking to verify your personal data. You will find that legitimate vendors and merchants do not send such requests via e-mail. This includes your credit union.
- * Don't e-mail personal or financial information. E-mail is not a secure method of transmitting personal or financial information. If you initiate a transaction and want to provide your information through an organization's Web site, look for a lock icon on the browser's status bar or a URL that begins "https:" (the "s" stands for "secure").
- * Remember, identity theft does not solely take place online. Protect your snail mail also by placing outgoing mail in post office collection boxes or at your local post office. Try to remove incoming mail from your mailbox as soon as you receive it.

Check the credit union website for information on our Identity Protection Service!

Getting Your Children Into The Savings Mode

Does it seem as though your children think money grows on trees? Help them understand what it takes to successfully manage money and save for the future with these steps:

1. Help them open their very own share account with BOPTI FCU. You can get them started with initial deposits, but encourage that subsequent deposits be their own funds.
2. If you provide an allowance, attach strings to it by requiring some percentage of it be saved. You can use the equivalent of payroll deduction: each week, tuck away a portion of the allowance somewhere safe. At some regular interval, have your children deposit the funds into their share savings account at the credit union.
3. Match savings. Whenever your children receive money as gifts or for doing extra tasks, match all or a percentage of what they decide to set aside in savings.
4. Help your children save for specific goals. For example, if your children want video games, have them cut out pictures from ads and glue them on a box or envelope. Help them calculate how much and how long they will need to save to purchase the item and urge them to put money in the box regularly in order to meet their goals.
5. Save thyself. Children model parents' behavior. Talk to them about why and how you save regularly.

Payday Loans: Quick Way To Get Deeper In Debt

Taking out a payday loan is like laying down on a comfortable bed: easy to get into, a little harder to get out of. Payday lenders specialize in fast, friendly service. You write out a check for the amount you need, plus the lender's finance charge or fee, and sign papers agreeing to pay it back in a short time, typically two weeks. When the time is up, the payday lender cashes your check to pay back the loan and collect its fee. But you will pay dearly for the convenience. If you pay a standard fee of \$15 per \$100 borrowed, on a two-week loan you are paying a 391% annual percentage rate! Another drawback is that if you haven't solved the money problem that put you at the payday lender's door the first time, you'll likely need to rollover the agreement, paying additional fees and sinking you deeper into debt. If you find yourself short of cash, visit the credit union. We'll work with you to help you find a better way to borrow.

Holiday Closures	
July 5, 2010	Independence Day
September 6, 2010	Labor Day

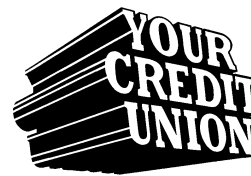
Rates Paid for 2nd Quarter 2010

Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$25.00-\$4,999.99	2.35%	2.37%	1.75%	1.76%
\$5,000-\$9,999.99	2.70%	2.73%	1.875%	1.89%
\$10,000-\$24,999.99	3.05%	3.09%	2.00%	2.02%
\$25,000-\$49,999.99	3.40%	3.44%	2.25%	2.27%
\$50,000-\$99,999.99	3.75%	3.80%	2.50%	2.52%
\$100,000 and above	3.75%	3.80%	2.75%	2.78%
Club Accounts	n/a	n/a	1.75%	1.76%
Share Draft Accounts	n/a	n/a	.50%	.50%

Credit Problems? Share Secured Loan Can Help

If you have had credit missteps, you know that you can pay over and over for those past mistakes. When you need to borrow money, those stumbles can force you into a high-interest loan at the payday loan shop or getting a cash advance on a credit card at an outrageous rate of interest. There is a better way. It's a share secured loan at the credit union. With a share secured loan, you can use your savings as collateral. By borrowing against your savings, you pay a favorable rate of interest at the same time you keep your savings intact. It's a great way to get your finances back on track. To apply for a share secured loan, call or stop by the credit union today.

Secured Loans
Available at the Credit Union



We're here because of you!

Projected Rates for 3rd Quarter 2010

Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$25.00-\$4,999.99	2.10%	2.12%	1.50%	1.51%
\$5,000-\$9,999.99	2.55%	2.58%	1.625%	1.64%
\$10,000-\$24,999.99	2.80%	2.84%	1.75%	1.76%
\$25,000-\$49,999.99	3.15%	3.20%	2.00%	2.02%
\$50,000-\$99,999.99	3.50%	3.56%	2.25%	2.27%
\$100,000 and above	3.50%	3.56%	2.50%	2.53%
Club Accounts	n/a	n/a	1.50%	1.51%
Share Draft Accounts	n/a	n/a	.50%	.50%