

# BOPTI Bulletin



BOPTI FEDERAL CREDIT UNION  
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## HELP FOR THE HOLIDAYS!

# HOLIDAY LOANS

Available at the Credit Union

Santa has his elves to help him get ready for the holidays. If no one with pointy ears has arrived at your door, don't despair. Come to the credit union instead. With a holiday loan from the credit union, you can be of good cheer at the same time you take control of your spending. Start by planning your spending. Will you send greeting cards? Do you need to

ship packages? Are you hosting a big get-together? Do you need or want new decorations? How much do you plan to spend on gifts for family, friends, or colleagues? After you've tallied your costs, consider whether you need to economize. For example, can you send electronic greetings instead of cards, host a brunch instead of dinner or draw names instead of buying gifts for everyone? Once you have an estimate of your expenses, see the credit union about a holiday loan. With your loan proceeds, you can pay cash instead of relying on credit cards, saving you money two ways. For one, financial experts report that people who pay with cash consistently spend less than those who pay with a credit card. Secondly, you won't be stuck with a stack of high interest rate charge card bills come January. Make the holidays the most wonderful time of the year with a loan from the credit union.

## PASS THE WORD PLEASE!

As a credit union member, you know about the many benefits of belonging: lower rates on loans, higher rates on savings and fewer and lower fees for financial services. But did you know that your membership in the credit union is also the key for your immediate family members to be able to join? Because you belong to the credit union, they're also eligible. So at your next family gathering, don't just pass the time by catching up on the family news with Sister Sue or Brother Bill.. Pass the word about how the credit union is a member-owned, not-for-profit, financial cooperative dedicated to the interest of its members, not a group of outside shareholders. Tell your co-workers as well. You'll be doing both them and yourself a favor. That's because as the credit union grows, we're able to operate more efficiently, and any savings will be passed onto you, our valued member-owner.

## DIRECT DEPOSIT: SIMPLE AND SAFE

Chances are you already have regular recurring payments, like your paycheck or a Social Security check, directly deposited into your checking or savings account. It's one of life's greatest conveniences! But did you know that you also can have other checks deposited directly into your account at the credit union? For example, if you get a tax refund, you can specify that the refund be electronically transferred into your checking account. You'll simply need the credit union's routing transit number and your account number. The routing transit number is the nine-digit number printed on the lower left hand corner of your checks. Or simply give us a call and we'll go over the correct numbers with you. Using direct deposit means you'll have access to funds more quickly. It's safer, too. No more worries about a thief getting to your mailbox before you do. For more information about direct deposit, call or stop by the credit union.



No need to sign or wait in line

### Rates Paid for 3rd Quarter 2011 and Projected Rates for 4th Quarter 2011

Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$25.00-\$4,999.99	1.60%	1.61%	1.00%	1.00%
\$5,000-\$9,999.99	2.05%	2.07%	1.125%	1.13%
\$10,000-\$24,999.99	2.30%	2.32%	1.25%	1.26%
\$25,000-\$49,999.99	2.65%	2.68%	1.50%	1.51%
\$50,000-\$99,999.99	3.00%	3.03%	1.75%	1.76%
\$100,000 and above	3.00%	3.03%	2.00%	2.02%
Club Accounts	n/a	n/a	1.00%	1.00%
Share Draft Accounts	n/a	n/a	1.00%	1.00%

## NEW TO THE CREDIT UNION? THREE THINGS YOU NEED TO KNOW

If you have recently joined the credit union, you may be wondering if we're just like a bank. While we provide similar financial services, there are important differences you should be aware of. Here are three:



- 1: As a not-for-profit financial cooperative, credit unions are member-owned. Unlike stockholder driven financial institutions, we put people before profits.
- 2: The credit union is democratically controlled. As a member, you elect the volunteer board of directors. Board members represent the interests of the membership and serve as careful stewards of the assets entrusted to them. Because they are members just like you, they care deeply about the success of the credit union as a whole. They are looking out for everyone's interest, not just their own or that of a few select stockholders.
- 3: The more you use the credit union, the more you and the credit union prosper. Look to us to help you achieve your financial goals. By doing so, you make the credit union stronger, too.

## THANKING OUR VETERANS



November 11 is Veterans Day and we, at the credit union, would like to take this opportunity to thank our veterans: the men and women who have served their country, allowing us to have the freedoms we enjoy today. Whether they served on active duty or reserve, during peacetime or a time of conflict, they served their country with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans. Thanks all - military members and their families, present and past.

As an extra thank you to our veterans, past and present, check our website ([www.boptifcu.com](http://www.boptifcu.com)) for a special Veteran's Loan Promotion! Proof of military service will be required.

Credit Union Holiday Schedule and Hours		
Columbus Day	October 10, 2011	Closed
Veteran's Day	November 11, 2011	Closed
Thanksgiving Day	November 24, 2011	Closed
Day after Thanksgiving	November 25, 2011	6 am to 11 am
Christmas Eve	December 23, 2011	6 am to 11 am
Christmas Day	December 26, 2011	Closed
Last Day of the Year	December 30, 2011	6 am to 11 am
New Year's Day	January 2, 2012	Closed

## GOT MONEY? WE HAVE SOME TO LEND

Need a new car? Or a used truck? There's a loan for that. Replace the roof or upgrade the furnace? There's a loan for that. Medical emergency or vacation trip? There's a loan for that, too. If you need a loan for any reason, check with the credit union first. We have money to lend at great rates and budget-friendly terms. We'll work with you to find the best loan to fit your personal financial situation. The first credit union in the United States was chartered more than 100 years ago to provide loans to the working people of Manchester, NH. Your credit union is proud to continue that tradition, in good times and bad. Our mantra is "People Helping People," and we do our best to do so. Check us out today.

## SAVING FOR A RAINY DAY

Like the law of gravity, Murphy's Law is irrefutable. Murphy says that if anything can go wrong, it will, and all of us can cite example after example proving him right. Often, when things go wrong, it costs you money; sometimes, it costs a lot of money. That's why you need insurance to cover the big losses and a special savings account at the credit union to take care of the rest. By tucking funds away as your "rainy day" savings, you'll be ready for that inevitable car repair or the furnace that goes clunk in the night. Having a rainy day savings fund also means you won't need to rack up credit card charges to take care of unexpected expenses. The best day to prepare for tomorrow is today, so stop by the credit union to find out about establishing a special savings account. Plus, we'll show you how automatic transfers to it can make savings effortless.



## KEEP US POSTED!

If you plan on moving or have recently moved, please remember to notify the credit union with your new address and phone number. Important information is sent to your address on file, such as 1099's, your statements and other financial records!



Your signed address change request must be received by the credit union before we can update your address. This is to keep your money and information from falling into the wrong hands.