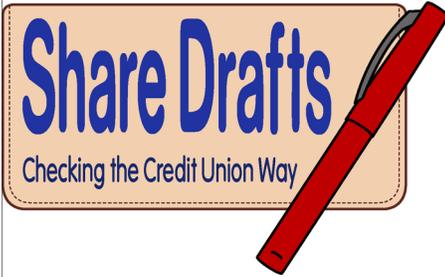


BOPTI Bulletin

www.boptifcu.com

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Tired Of Paying High Bank Fees? Get Relief At The Credit Union

Sometimes, old habits die hard. But even old shoes can start to pinch. Despite having had your checking account at the same bank for decades, it may be time to stop paying high fees for the privilege of accessing your money. Check out a share draft/checking account at the credit union. One warning: You will have to get used to hearing the word "no" - as in no minimum balance, no per-check fee, and no monthly charge. When you say "yes" to a checking account at the credit union, we'll make it as easy as possible for you to make the switch. So if you're tired of the fees on your bank checking account statement each month, take charge of your financial health. Call or stop by the credit union and let us help you open a better share draft account with a VISA Debit Card today!

Save The Date: Annual Meeting 2013



The entire credit union benefits when members participate, which is why we're inviting each and every member to attend this year's annual meeting. The annual meeting provides an opportunity for credit union management and elected officials to share information and updates with you, the owners. You will learn about the credit union's current financial status, products and services, accomplishments and innovations over the past year as well as goals for the future. You will be able to ask questions, meet fellow members, coworkers, incoming credit union officers, and learn about what makes your credit union truly special.

The 42nd Annual Meeting Dinner will take place at the Old Ranch Country Club in Seal Beach, CA. on Saturday, February 16, 2013. The doors will open at 6:30 pm, the dinner/meeting at 7:30 pm and the entertainment from 8:30 pm to 11:00 pm. This year, tickets will be \$25 per person. This amount will be refunded to you when you attend the dinner/meeting. Each member may bring one non member guest.

Take advantage of this opportunity to find out what is going on at your credit union by attending the 2013 annual meeting. Mark your calendars today, as reservations **will need to be made by February 13, 2013!**

We hope you are able to attend the Annual Meeting and Election, and look forward to seeing you!

Happier Holidays Ahead When You Save Now

It may be "the most wonderful time of the year" until the blizzard of holiday bills blows in. It's easy to overspend at the holidays - and merchants do everything they can to encourage you to do so, luring you into "no-interest" credit card offers. But eventually the piper must be paid, and his fee may surprise you. Unless you pay off the balance in full by the end of the promotion period, you will have to pay interest (retroactive) from the date of purchase.

Here's help: Sign up for the Christmas Club Account at the credit union. By putting away even a small amount every month, you can have a reserve fund to draw on instead of relying on your credit cards. When you use payroll deduction or automatic transfers, it's even easier to save. When it's time to make your holiday purchases, you can make a spending plan and shop with cash. To get started, contact the credit union today.

Holiday Closures

January 1, 2013	New Years Day
January 16, 2013	Martin Luther King Day
February 18, 2013	Presidents Day

We Have The Key To Your New Ride

Whether you are just starting to browse auto dealer sites and the classifieds or are out there kicking the tires, we have the key to your new ride. When you come to the credit union to get your pre-approved vehicle loan, you eliminate one of the uncertainties of the buying process. You're free to shop around as though you were a cash buyer. You're not limited to any certain make or model that's eligible for the dealer's "special" financing. Often these are the vehicles that are not selling well, and while one of them may be what you are looking for in an auto, why limit your options?



We've got the **KEY** to your new ride!

See your CU about a Vehicle Loan

It's best to keep how you will pay for any vehicle you're interested in under your hat, however. Financing is a profit center for dealers and if you indicate you have already taken care of your loan, the dealer may try to make up any lost income somewhere else in the negotiation. Our vehicle loan rates are great, so whether you're shopping for a new car, or one that's new to you, see the credit union first.

Rates Paid for 4th Quarter and Projected Rates for 1st Quarter 2013

<u>Account Balance</u>	<u>IRA Rate</u>	<u>IRA APY</u>	<u>Share Rate</u>	<u>Share APY</u>
\$25.00-\$4,999.99	1.00%	1.00%	0.50%	0.50%
\$5,000-\$9,999.99	1.25%	1.26%	0.625%	0.63%
\$10,000-\$24,999.99	1.50%	1.51%	0.75%	0.75%
\$25,000-\$49,999.99	1.75%	1.76%	1.00%	1.00%
\$50,000-\$99,999.99	2.00%	2.02%	1.25%	1.26%
\$100,000 and above	2.25%	2.27%	1.50%	1.51%
Club Accounts	n/a	n/a	0.50%	0.50%
Share Draft Accounts	n/a	n/a	0.50%	0.50%

Debit Card: A Smarter Way To Pay

It's rush hour in the checkout lane and you're digging through your purse to find your checkbook, trying to avoid the glares of the shoppers in line behind you. "It's got to be here somewhere," you plaintively tell the clerk, whose eyes are now rolling skyward. "Ah, here it is!" But oh-oh, what happened to your pen?



A quicker way to pay for your purchases

There's an easier and faster way to pay: with a debit or check card from the credit union. Widely accepted (even at many merchants that don't take credit cards) a debit card makes checkout a breeze. You simply swipe your card and enter your Personal Identification Number (PIN). You may be offered cash back - saving a trip to the ATM. Verify the amount of the purchase and you're on your way. For some transactions, you may be asked "debit or credit." If you say "credit," you will sign for the purchase instead of entering your PIN. Either way, the amount is electronically subtracted from your share draft account, thus there's no interest to pay. Simply keep the receipt so you can remember to subtract the amount from your account balance. To find out more about the advantages of using a debit card, contact the credit union.

A Note Of Appreciation



We can't close the book on another successful year without giving credit where it's due: to you our member/owner. Thank you for choosing the credit union as your financial institution! Whether you are a saver or a borrower, your participation in the credit union has allowed us to put the credit union philosophy of "people helping people" into action. As a financial cooperative, we pool the savings of members in order to provide loans to other members. We don't answer to any outside stockholders; any profits are returned to you in the form of competitive rates on savings, lower rates on loans and improved services. The more you use the credit union, the more efficient we can be. We appreciate your support and look forward to serving you in 2013.

Need Money In A Hurry?

If you need money in a hurry, look no further than a Signature Loan from your credit union. We can offer you a loan with quick approval that doesn't require collateral and gives you the extra cash when you need it. The money can be used for all kinds of things, like purchasing small appliances, TVs, computers, unexpected expenses, much-needed vacation, or whatever you may need it for. Let us help - get a Signature Loan today.