

# BOPTI Bulletin

BOPTI FEDERAL CREDIT UNION  
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JANUARY 2014

## 2014 ANNUAL MEETING

Plan now to attend the credit union's annual meeting/luncheon. It's your chance to review the past year's accomplishments and ask questions. Be the first to learn about new products and service enhancements on tap for the future. Visit with the board of directors, credit union management and staff, as well as your fellow members. Enjoy refreshments, too.

The annual meeting is a credit union tradition - one you likely won't experience at a stock-held financial institution. Other financial institutions restrict attendance at their annual meetings to their executives, board members, and stockholders. But because your credit union is a financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to the credit union. We hope to see you at the Old Ranch Country Club on Saturday afternoon, February 8, 2014!

## Credit Union Loan Puts You In The Driver's Seat

If you're concerned your current vehicle is no match for Old Man Winter, let a loan from the credit union put you back on top of your game. Interest rates have never been better on loans for both new and used vehicles. When you finance your wheels with the credit union, you have a lot more options than you do with dealer financing. At first glance the dealer rates can be appealing, but typically they are offered only on select models, often the slower-moving ones. And "not all buyers will qualify" - meaning the best rate may only be available to buyers with pristine credit records.

When you get a pre-approved loan from the credit union, you can shop like a cash buyer. You can compare various makes and models across a number of dealers. Start your search online at sites like [www.edmunds.com](http://www.edmunds.com), [www.kbb.com](http://www.kbb.com) (Kelley Blue Book), [www.autobytel.com](http://www.autobytel.com) and others. Check out the April issue of Consumer Reports magazine, the annual car buying guide. Armed with your loan from the credit union and your research, you'll be in the driver's seat.



We'll put you behind the drivers seat with a  
**Pre-Approved  
VEHICLE LOAN**

## e-Statements: Easy And Secure



**e-Statements**  
Sign up at your Credit Union today

It's as easy as that. No worries about your paper statement getting lost in the mail, being returned if you are away for an extended time, or stolen from your mailbox by an identity thief. So far, only 90 members have signed up for this service. For more information and to get started, all you need to do is log into your online banking account, navigate to the Self Service section, and click on the E-statement link.

Your credit union account statement is at your fingertips when you sign up for e-Statements. It's the easy and secure way to get your account information every month - whether you are at home or away. Here's how it works: You sign up for e-Statements on the credit union's online banking website, and then each month when your statement is ready for viewing, you will receive an email to advise of its availability. You can then log on to online banking and click through to get your statement. You can print it or file it electronically.

## Rates Paid for 4th Quarter 2013 and Projected Rates for 1st Quarter 2014

| <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%            |

## Still Paying Check Fees? Just Say No

Are you "fee-ed" up with your checking account? What are you waiting for? It's time to just say no to high minimum balance requirements, per-check fees, and service charges. Switch to a share draft/checking account at the credit union and say "yes" to a member-friendly checking account. At the credit union the emphasis is on making it easier for you to manage your money, not thinking of ways to bolster the bottom line. Don't just get mad every time you read your monthly account statement and see how many ways you may have been taken advantage of. Instead, call or stop by the credit union and we will help make the switch as simple as possible. Also, ask us about the many other financial services that can save you money.



You'll LOVE checking with us

## In Appreciation

There's no question that our lives are becoming more complex and complicated than ever. That makes it even more important to stop from time to time to take stock of what really matters, not just deal with the urgent things on our to-do lists. Here at the credit union, it matters that you have chosen to be a member. As a financial cooperative, we are better together and it's your participation and support that enable us to thrive. The credit union operates on a simple, but profound, principle: By joining together and pooling funds, we provide a safe place to save and a fair place to borrow. We work hard at making it easier for you to manage your money. The credit union is where you belong, and we thank you for being part of the credit union family.

## Keep Your Identity Safe

According to the 2013 Identity Fraud Report by Javelin Strategy & Research, in 2012 identity fraud incidents increased by more than one million victims with more than \$21 billion stolen, the highest amount since 2009. The study found 12.6 million ID theft victims in the US in the past year or 1 every 3 seconds.

Keep Yourself Protected from

**ID THEFT**



The holiday season is an especially good time for ID thieves to take advantage of otherwise vigilant consumers who are distracted by the holiday hubbub. Here are five tips for avoiding ID fraud in the coming new year:

1. Never give out personal information to strangers over the phone, email, or text. Despite seasonal solicitations, do your best to politely decline no matter what. Report any suspicious attempts claiming to be from your credit union. We will NEVER do this!
2. Beware of pocket pickers by carrying purses tightly and wallets in a front pocket.
3. Practice online safety when shopping. Check for the "lock" icon on your browser and the "https" in the URL. Keep anti-virus software and firewalls up-to-date for maximum protection.
4. Keep personal documents and info secure including your PIN, credit/debit cards, checkbook, and Social Security card number. Keep cards in a safe place and never keep info in your wallet.
5. Sign up for a credit monitoring service from one of the three national credit reporting agencies (Equifax, Experian, and Trans-Union). For a minimal cost, these monitoring services will alert you to major changes on your credit report.

**THANK YOU**  
For being a Credit Union Member

If you take the proper precautions and remain alert, you should drastically decrease your chances of being affected by identity theft and scams. Be smart, be safe, and have a Happy, Healthy New Year.