

BOPTI Bulletin

1451 S. Seaside Ave
Terminal Island, CA 90731
www.boptifcu.com

BOPTI Federal Credit Union

July 2014

Simplify Your Life With Online Bill Pay

Are you tired of wasting time, money, and energy addressing envelopes, buying stamps, and sending out a pile of bills every month? Do you want to simplify the bill-paying process? Then it's time to check out your credit union's Online Bill Pay.

ONLINE BILL PAY
Click and go - Your CU takes care of the rest

With this easy and convenient service, you can quickly pay any business or individual on a monthly basis, directly from your share draft accounts. You have the flexibility of making one-time payments or scheduling payments in advance so you don't have to worry about making manual adjustments each month for ongoing bills.

Online Bill Pay also allows you to:

- * Track your payments
- * View payment history in a centralized location
- * Pay many creditors and multiple bills in one easy step

In addition to saving time and money, with Online Bill Pay you will:

- * Pay bills safely and securely
- * Avoid late payments and the associated charges
- * Manage debt more efficiently

Paying bills is one of life's necessary evils so why not make it as painless as possible with our Online Bill Pay. Sign up today at your credit union and simplify your life.

E-Statements Equal Easy Account Access

Gain fast and easy access to your account information with e-statements from your credit union. An e-statement is an electronic version of your paper statement that you access via your credit union's secure Web site. The statement looks just like the one you currently receive in the mail, but it is stored electronically. Once a month, we'll send you an e-mail reminding you to check your statement, but you can check your accounts anytime you wish by visiting our Web site and logging in with your user ID and password.

E-statements are perfectly safe, more so than a paper copy because there is less chance of it being stolen or lost in the mail. You are the only one who can see them, because your user ID and password are known only to you. If you still want a hard copy of any statement, no problem, just print a copy from your own computer.

Got to www.boptifcu.com to sign up today!. No more waiting for the mail to arrive.

You'll enjoy safety, timeliness, and convenience.

LOOK
to the Credit Union for
e-STATEMENTS

Relax: It's Summer Skip A Payment Time

It's summer! Time for easy living and with Skip-A-Payment, your credit union can help you pocket some extra cash for summer fun. Skip-A-Payment allows qualified members to defer their loan payments. All borrowers in good standing, with qualified loans, may defer by simply signing and returning an authorization form and a \$35 fee per loan. (Interest will continue to accrue and mortgage loans are not eligible.) Whether you celebrate summer with bonfires at the beach or barbecuing in your backyard, with thrill rides at a theme park or canoe trips at camp, let Skip-A-Payment give you some budget breathing room. Summer is too short not to make the most of it. So contact the credit union and find out just how easy it is to sign up for Skip-A-Payment.

Club Account Can Make Your Dream Vacation Come True

It's time to stop dreaming about the family trip to Disneyland, that two-week stay at the beach, or the European tour, and start planning it. Open your Vacation Club Account at the credit union to help make your dream vacation come true. Money experts note that savers who set aside funds for a specific purpose are much more likely to reach their goals. And even small amounts will add up over time. Get the whole family involved by having the kids decorate a jar with pictures of your destination; then collect everyone's spare change. When the jar is full, take it to the credit union for deposit. When you set up payroll deduction or an automatic transfer to your Vacation Club Account, saving becomes painless. The key is to start saving now, so you can play later! Call on the credit union today.

School Supply Overload?

Summertime is great, but it goes by quickly! One minute we're soaking up some rays on the beach and the next we're trading in flip-flops and Frisbees for backpacks and pencils.

For parents, back to school means lots of shopping for everything from loose leaf to laptops. And, while this can be a fun and exciting time for many families, it can be a financial burden for others. Fortunately, for those facing difficulty when it comes to checking off that long back to school supply list, your credit union is committed to helping make this an A+ year with Back To School Club.

You can use your Back To School Club to purchase:

- * Computers
- * Clothes or required school uniforms
- * School supplies
- * Dorm room needs
- * Text books
- * Or anything else kids might need to hit the classroom in style

With a Back To School Club from the credit union, you can eliminate the burden of back to school costs and enjoy your summer worry-free. The account is funded through your payroll deduction, and disburses at the end of August, just in time for school! Transfer any amount each payday. Apply today!

Don't Let It Happen To You!

The fastest growing crime in America is identity theft, and the best protection is prevention. Here are some tips to safeguard your good name:

1. Protect your Social Security number. Do not carry your card in your wallet.
2. Do not give out your personal information unless you made the contact. Scam artists "phish" for victims by pretending to be credit unions, banks, stores, government agencies, etc. They do it by phone, email, and snail mail.
3. Shred papers with personal information. Always shred credit card offers that you don't use. Also, shred those "convenience checks" you don't use.
4. Open your credit card bills and bank statements right away. Check for unauthorized charges or withdrawals and report them immediately.
5. Protect your computer from viruses and malware. Use fire-wall, virus, and spyware protection software - make sure it is updated regularly. Always use "strong" passwords.
6. Always click with caution online. Only enter personal information on secure Web pages with "https" in the address bar and a padlock symbol at the top or bottom of your browser window.

**Don't get NOOKED
by a CROOK!** 

Address Alert!

If you have recently moved or are planning to move in the near future, it is necessary for you to notify your credit union with written authorization of an address change. By doing this, you'll avoid not getting your statements and other correspondence on a timely basis. Also, understand we cannot take the change over the phone or by fax due to the new privacy laws in effect. With identity fraud as prevalent as it is today, we cannot afford your information being inaccurate or not being yours. Also, if you have changed your telephone number or have a new cell phone number, please let your credit union know so we can get ahold of you, if necessary.



Credit Union Holidays	
July 4, 2014	Independence Day
September 1, 2014	Labor Day

Rates Paid for 2nd Quarter 2014 and Projected Rates for 3rd Quarter 2014				
Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$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%