

BOPTI BULLETIN

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Help Our Credit Union Family Grow

Did you know that you're part of our family? And, as Credit Union kinfolk, you can help our family grow.

By referring a friend who works for the Bureau of Prisons or loved one to the Credit Union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service. At the same time, you are strengthening the entire Credit Union membership as well as the global Credit Union movement.



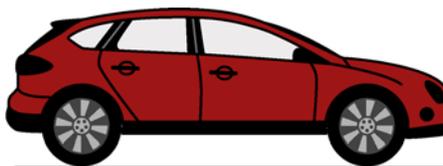
Help Us Grow
Invite someone to become a Member

A Credit Union is more than just a place to put your money, but rather a trusted partner who wants to help you reach your goals. Credit Unions are organized to serve, are democratically controlled, and provide their members with a safe place to save and borrow at reasonable rates. Those of us in the Credit Union family have experienced this first-hand, so why not share it with others?

Pass along the benefits of membership to your inner circle by making them a part of the Credit Union Family. Help them join today - visit, call, or stop by the Credit Union office.

Vehicle Shopping Starts Here

If new wheels are on your fall shopping list, make a stop at the Credit Union first. With a pre-approved vehicle loan from the Credit Union, you have more choices and more flexibility. Just keep the fact you already have procured financing under your hat until you are ready to close the deal. The F&I (Financing and Insurance) department at the dealer is a profit center and if it's known you are essentially a cash buyer, the salesperson may try to make up lost ground during the negotiation.



A Pre-Approved Vehicle Loan from the CU can put you in the driver's seat

Tempted by the low-or-no interest offers touted by the car companies? Note the fine print: "Not all buyers will qualify." That typically means only those borrowers with exceptional credit scores can take advantage. These offers are often only for excess inventory as well as the less popular models gathering dust on the lot. With a pre-approved loan from the Credit Union, you'll have the chance to get exactly the make and model you want - all the right bells and whistles and the right color! You also can shop around, including considering a previously owned car from a dealer or a private seller. A pre-approved loan will put you in the driver's seat, so contact the Credit Union today.



Low rates to help brighten your season

The holidays are upon us...in addition to bright lights, family gatherings, and yuletide cheer, comes the financial stress of the season. While we should be focusing on making holiday memories, many of us get caught up in the financial frenzy of the season.

Are you trying to check off that never-ending gift list, or budget for travel expenses, holiday entertaining, and end-of-year bills? Would some extra cash at holiday time help ease the worry and bring on the merry? If you answered "yes" to these questions then a Holiday Loan up to \$2,500.00 may be your solution! A convenient, money-saving holiday loan is an affordable way to obtain funds for those extra holiday expenses.

A Holiday Loan application is enclosed with your 3rd Quarter statement, and is available online, so apply today to ensure a stress-free holiday season!



NOTARY SERVICE

Free to our Credit Union Members

Have a document that needs notarized? Look no further than your Credit Union. As a member, we offer notary public service to you for free. You'll need to bring a valid identification, such as a driver's license or other government issued identification with a photograph, to verify the identity of you being the signer along with your document. Just call or stop by and we'll be happy to assist you. Having this free service is just another way your Credit Union is here to serve you.

Thank You



VETS

November 11 marks Veterans Day, the official day on which we honor all those who have served in the U.S. Armed Forces. On this day, celebrations and sentiments are devoted to expressing deep gratitude and appreciation to all living veterans for their service. Events across the country, most notably a wreath-laying ceremony at the Arlington National Cemetery, help commemorate this important federal holiday. In 2001, November 11-17 was also deemed National Veterans Awareness Week, a time dedicated to teaching young people about the contributions and sacrifices of veterans.

It is so important during this time of year, and each and every day, to remember that "freedom is not free." Please take a moment to thank the dedicated military members (past, present, and future) who have given so much to preserve the liberties we enjoy every day in America. We salute you!

Thank You

VOLUNTEERS

"Not for profit, not for charity, but for service" has long been a Credit Union mantra. That philosophy is exemplified by our dedicated volunteers who serve on the Credit Union's committees and board of directors, and for that, we are grateful. As volunteers, they contribute their time and talents in service to members. Unlike the directors at a bank, who are compensated (often handsomely) and watch out only for the bank's shareholders, your Credit Union's directors have only the interest of you (our member/owners) in mind. As careful stewards of the funds entrusted to the Credit Union, they base their decision-making on what's best for all members, not a select few. Elected by fellow members, the board is responsible for the long-term success of the Credit Union. Thank you to our volunteers! You are part of what makes the Credit Union unique.

Holiday Closings

October 13, 2014	Columbus Day	Closed
November 11, 2014	Veteran's Day	Closed
November 27, 2014	Thanksgiving Day	Closed
November 28, 2014	Day after Thanksgiving	6am to 11 am
December 24, 2014	Christmas Eve	6 am to 11 am
December 25, 2014	Christmas Day	Closed
December 31, 2014	New Years Eve	6 am to 11 am
January 1, 2015	New Years Day	Closed

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 online banking 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 online banking 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.

So stop by the Credit Union website today and sign up for **e-statements**. No more waiting for the mail to arrive. You'll enjoy safety, timeliness, and convenience.

Rates Paid for 3rd Quarter 2014 and Projected Rates for 4th 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%