

BOPTI Bulletin

JANUARY 2015

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UPDATED SCHEDULE OF FEES

Enclosed with your December statement, you will find an updated Statement of Fees notice. This schedule will be effective **January 1, 2015**. Please review this listing of fees. Should you have any questions please feel free to contact the credit union.

We Skid You Not: A Pre-approved Loan Is The Right Choice

Will winter last longer than your vehicle? If you think Old Man Winter will win the race, turn to the credit union for help. We have great rates and terms on vehicle loans. With a pre-approved loan from the credit union, you can shop around. Dealers are often willing to wheel and deal in the dead of winter, especially on a bad weather day. Always do your homework. Take a look at the April issue of Consumer Reports and visit websites such as edmunds.com, kbb.com, or cars.com. Armed with information on performance and pricing, and your pre-approved loan from the credit union, you'll be better prepared to make your best deal on a new vehicle, or one that's new to you. Driving an unreliable car can be worrisome, especially in the winter. Make the credit union your first stop on the way to a safer ride.



Available at the Credit Union

Thank
You
Members

Members play an important role in the success of our credit union. So, as another year comes to a close, we would like to express our sincere gratitude to the loyal members who make up our credit union family.

For credit unions who are member-owned and member-run, members are what it's all about! Thanks to our dedicated member base, we can continue to do what we're historically known for - providing top-notch service and products to our loyal members. Our members understand and appreciate the meaning and worth of a democratically governed, not-for-profit financial cooperative. We thank you for your support and look forward to providing you and your loved ones with continued quality financial products and services, along with superior member service, for many years to come.



BOPTI Federal Credit Union is celebrating its 60th Anniversary this year. Founded by a dedicated group of employees at the Federal Correctional Institution at Terminal Island, CA in 1955, BOPTI has grown into a full-service financial institution offering a complete range of financial services to Bureau of Prisons employees and their families at 38 locations throughout the United States.

Join us for our 60th Annual Meeting on February 7, 2015 at the Old Ranch Country Club in Seal Beach, CA. We will be sponsoring a luncheon followed by a brief business meeting and election of officials. Mark your calendar and take advantage of this opportunity to find out what is going on at your credit union. Meet old friends and be a part of the democratic process and vote for the volunteers you want to represent you on the Board of Directors of the credit union.

The credit union is always in need of more volunteers to help on the Board of Directors and Supervisory Committees. If you are willing to volunteer some of your time to your credit union and would like more information on what is required of a volunteer, please contact the credit union.

Reservations are required for the Annual Meeting, so please call at 310-832-0227 as soon as possible to reserve your place. We look forward to seeing you there!

Willie Sutton may have robbed banks "because that's where the money is," but today, thieves are more likely to be stealing personal information - because that's where the money is. Whether they get your sensitive information from dumpster diving or stealing your passwords, they can use it to assume your identity to open up false accounts, make illegitimate charges, and perform other misdeeds.

PROTECT Yourself From Identity Theft

Protect yourself from data heists and identity theft with these tips:

1. Before discarding documents with personal information (such as old account statements or copies of share drafts) shred them.
2. Frequently change your passwords and make them complex. Don't use the same password for multiple sites. It makes you more vulnerable to a data breach.
3. Photocopy your credit and debit cards, including the toll-free number on the back of the card, and keep the copy in a secure location. If your cards are lost or stolen, it will be less of a hassle to cancel and reorder them.



Using your debit card to pay for purchases can help simplify your life, as well as the lives of those behind

you in line. No searching for your checkbook or having to borrow a pen. Just a few swipes and a few taps and you are on your way. But keep your card safe with these simple tips:

- * Never write your PIN (personal identification number) on your card. Memorize it or if you can't, disguise it as part of a phone number or address. If you have the option of signing for your purchase, do so. That way your PIN can't be hijacked by a data breach.
- * Before using your debit card at gas stations or hotels, ask about any hold policies that might be imposed, so you are aware of the availability of your funds.
- * Verify all of your purchases by carefully reviewing your account frequently. Don't wait for your monthly statement. If you don't recognize a withdrawal, contact the credit union immediately. You have two days to report a suspicious transaction to limit your liability to \$50.

As a credit union member, you're already a socially conscious consumer. You're always looking for ways to improve the world around you and help others, recycling, conserving, and the like. But are you green when it comes to your monthly statement? If not, you can easily make the switch from paper to paperless with your credit union e-Statements.

e-Statements

Go Green - Sign up today

By replacing traditional paper statements with e-Statements, you will:

1. Cut back the need for resources to create paper statements and in turn, improve the environment.
2. Protect your identity by reducing the paper trail of regular mail and thus the chance for ID theft.

e-Statements also:

- * Reduce paper clutter
- * Are safer than traditional mail
- * Are available much sooner than paper statements
- * Offer convenience - members can now access 15 months of account history online at anytime from anywhere
- * Provide email notifications when a statement is ready to view
- * Are fast, easy, and secure

If you're interested in making the switch from paper to electronic statements, log in to your online banking account and sign up for e-statements today!

Rates Paid for 4th Quarter 2014 and Projected Rates for 1st Quarter 2015				
<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%