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BOPTI Federal Credit Union



Cool off this summer with our low-rate VEHICLE LOAN deals

It's summertime at your credit union...that means hot temperatures outside and super cool deals on Vehicle Loan rates, inside! We know that buying and owning a vehicle is no small financial feat, from the cost of the car or truck, financing, insurance and maintenance expenses like gasoline, repairs, and inspection. We also realize that most buyers are not shopping exclusively with cash but are looking for an affordable financing option for their next ride, and this is where we can help.

As your credit union, we will not only pass along better rates fees to make for a low-cost auto loan, but we'll guide you in the right direction to help you choose the best vehicle for your lifestyle and budget.

Once you've shopped around, done some research, and have a basic idea of what you're looking for as well as how much you'd like to spend, come in and visit the vehicle buying professionals at the credit union. Don't settle for the banks and dealerships whose rates are rivaling the scorching summer temps - stay calm and collected with a super-cool, low-rate credit union auto deal. Stop in any branch today or check out our website for current rates and details.

Short On School Funds? Here's Help

Does it seem as though that school supply list is growing longer? That's because it is. As schools cut their budgets, parents are picking up the cost for more items, for example, tissues and hand sanitizer. According to the website teacherlists.com, the average number of items on supply lists rose to 18 in 2014, a 29 percent increase from the previous year. It's likely that trend will continue in 2015. Add the expenses for electronics, shoes, clothing, plus fees for sports and extracurricular activities, and it's easy to understand how back-to-school spending now ranks second only to holiday shopping.

If that's putting a strain on your cash flow, the credit union can help. You can open a **Back-to-School Club** account and help save for those back to school expenses. You can have an amount deducted from your paycheck deposited into the **Back-to-School Club** account, and at the end of August, the credit union will send you a check for the balance of the account. Opening a **Back-to-School Club** account is an easy way to manage your budget for the upcoming school year. Contact the credit union today on how to apply!



Life happens and we know that your schedule doesn't always match up with the credit union's office hours. That's why whether it's 7 am or 7 pm you can apply online for a credit union loan. With just a few clicks, you can check out our competitive rates and terms. We don't care if you're in your workout gear or your couch potato pants. We do care that as a valued member-owner of the credit union you can apply online anytime, anywhere. So whether you're in the market for a new car or new carpeting, have a medical emergency or a call for cash from your college freshman, scroll on over to apply for a loan online. We never close. We're here for you 24/7/365. And all from the comfort of your keyboard.

Rates Paid for 2nd Quarter 2015 and Projected Rates for 3rd 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% |



Summer, it's a time to take that long deserved vacation after months of cold and snowy weather. It's also a time for identity thieves to take advantage of vacationers.

Your credit union wants you to enjoy your travels

and keep your identity protected by sharing some tips:

- * Keep your travel plans and photos off social media until you return home. Also, turn off all location tracking to your smart phones and social media accounts. When you share information about leaving for a trip away from home, you're giving ID thieves an open invitation.
- * Place a hold on your mail or have a neighbor pick up your mail and packages.
- * Be careful using wireless Internet connections when it comes to financial or credit card information. Most public Wi-Fi networks are not secure and if your information is unencrypted during transmission, it can be intercepted. Use your cell phone's carrier service instead.
- * Limit the amount of credit cards you bring on your trip and instead of using debit, use credit when making a purchase. This detours prying eyes from getting your PIN number.
- * If you need cash from an ATM machine, go to one inside since you're in an unfamiliar place and not aware of your surroundings. If at all possible, use cash or get travelers checks from your credit union.
- * Keep all your receipts and travel information until you get home, then shred what is not needed.
- * When you return home, monitor your financial statements for a while to make sure no fraudulent activity has occurred.

Bon voyage and enjoy your summer travels!

| Holiday Closures | |
|---------------------------|------------------|
| Friday, July 3, 2015 | Independence Day |
| Monday, September 7, 2015 | Labor Day |

Borrow At A Lower Rate With A Share Secured Loan

Are you trying to rebuild your credit or avoid dipping into your savings for a purchase? Your credit union has the answer. A Share Secured Loan. By borrowing against your savings account, you get a lower rate with better flexible terms compared to a traditional type loan. As you make payments, the amount applied towards the principal of your loan is then released for immediate access. Plus, during the duration of the loan, your savings still earns dividends. And, you can make payments with direct deposit or payroll deduction. So sit back and relax knowing you'll have the funds back in your savings with a Share Secured Loan from your credit union. Apply online, give us a call, or simply stop by and we'll be happy to assist you.

Staycations: The Relaxing And Affordable | Alternative To Vacations

Staycations are an increasingly popular trend away from traditional vacations due to the increased cost of traveling. So what is a staycation? A staycation is just like a vacation, but you remain at home or in your immediate area for local adventures. All of those area attractions in your own state or city become prime locations for day trips. Whether you go hiking, shopping in an historic district, or just go for a drive, a staycation lets you take time away from work or school without the costs and stress of long far away trips.

Costs are minimized since lodging expenses are not a factor in your budget. Gasoline and restaurants will likely be your biggest expenses, compared to a traditional vacation that includes airfare, hotel, and taxis, along with the inconvenience of security screening. You are unlikely to wait in any security lines when you go for a hike!

Another benefit to staycations is the economic support of your local economy. When you stay in your local area, you support local merchants. Historic districts are typically a place we take relatives who are visiting, but residents can enjoy them as well.

Some experts suggest to not inform your employer you are staying in the area or they might be tempted to call on you for something "urgent." After all, the purpose of a staycation is the same as a vacation. You still want to relax and reduce stress, not work.

Whether you're planning to go on a long vacation this summer or just away from home during a holiday, you can rest easy knowing your bills will be paid on time when you use online bill pay. With online bill pay, you can enjoy the flexibility of scheduling your payments ahead of time. Plus it's quicker, safer, and easier than writing and mailing a check. You can even set up recurring payments like rent or mortgage, car loans and insurance or make a one-time payment. Setting up a payee is easy and paying a bill is even easier. So take advantage of our free service. If you have any questions or need help, your credit union is here to help. Have a great vacation!

