

# BOPTI Bulletin

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BOPTI Federal Credit Union 1451 S. Seaside Ave. Terminal Island, CA 90731

October 2015

## Thank You VOLUNTEERS

Like all credit unions, BOPTI Federal Credit Union follows the age-old guiding principle of "People Helping People." But just as we help our members and community, they do the same for us. We are grateful and indebted to our hard-working volunteers for the vital roles they play in our institution running smoothly and successfully. They are the heart of the credit union and embody the true credit union spirit. For all they do, we'd like to extend a heartfelt "thank you" to those devoted men and women who support the credit union in a variety of ways, by being a member of our Board of Directors and Supervisory Committee

It is because of these dedicated, passionate individuals who give freely of their own time, and believe so strongly in our mission and purpose, that the credit union can continue to evolve, grow, and meet all of our members' financial needs in an ever-changing marketplace. Credit union volunteers offer their energy, knowledge, and skills to help make the best decisions for the credit union and its members. Many even participate in continuing education in an effort to better serve the credit union community.

Champions for the credit union, advocates for its members, and stewards of the credit union movement at large, credit union volunteers uphold and promote the progressive idea of a "member-owned, member-run" financial co-op. To our members: Please join us in thanking our volunteers for the value and insight they bring. **If you would like to serve on the Board of Directors or the Supervisory Committee, please contact the credit union for more information!**



The credit union is just a few keystrokes and clicks away when you visit our online branch. Always open, you'll find it's easy, safe and secure to check your balances, transfer funds between accounts, get your e-statements and much more.

Doing your financial transactions online means you can use the credit union on your schedule, not ours. And if you're planning an extended vacation or you spend time at a second home during the winter, using our online branch is the best way to stay on top of your finances. Plus, no worries about your statements going missing while you're away.

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Holiday Schedules		
Columbus Day	October 12, 2015	Closed
Veterans Day	November 11, 2015	Closed
Thanksgiving Day	November 26, 2015	Closed
Day After Thanksgiving	November 27, 2015	6am to 11am
Christmas Eve	December 24, 2015	6am to 11am
Christmas Day	December 25, 2015	Closed
New Years Eve	December 31, 2015	6am to 11am
New Years Day	January 1, 2016	Closed

Rates Paid for 3rd Quarter 2015				
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%

<b>Projected Rates for 4th Quarter 2015</b>				
<u>Account Balance</u>	<u>IRA Rate</u>	<u>IRA APY</u>	<u>Share Rate</u>	<u>Share APY</u>
\$25.00-\$9,999.99	1.00%	1.00%	0.50%	0.50%
\$10,000-24,999.99	1.25%	1.26%	0.625%	0.63%
\$25,000-\$49,999.99	1.50%	1.51%	0.75%	0.75%
\$50,000-\$99,999.99	1.75%	1.76%	1.00%	1.00%
\$100,000 and above	2.00%	2.02%	1.25%	1.26%
Club Accounts	n/a	n/a	0.50%	0.50%
Share Draft Accounts	n/a	n/a	0.50%	0.50%

## 'Tis The Season For Online Shopping

We all know holiday shopping online saves time and money. But, you need to be careful. The following tips will help you have a safe, secure online shopping experience this holiday season:

1. Secure your computer. Make sure you have up-to-date anti-virus, antispyware, and antimalware software installed.
2. Know the retailer. If unfamiliar with the retailer, look for more information about the company by running an online search to see if it is reputable. If still not sure, check the Better Business Bureau's website at [www.bbbonline.com](http://www.bbbonline.com).
3. Secure your transactions. Look for the "lock" icon on the browser's status bar and be sure "https" appears in the website's address bar before making an online purchase. The "s" stands for "secure" and indicates that the webpage is encrypted.
4. Use strong passwords. Use passwords with at least eight characters and numbers and use both upper and lower case letters.
5. Use a credit card, not a debit card. Credit card charge transactions are protected by the Fair Credit Billing Act. If online criminals can get your debit card information, they have the potential to empty your bank account.
6. Keep a record. Keep a record of your online transactions, including product description and price, online receipt, and copies of every e-mail you send or receive from the seller. Remember to review your credit card and bank statements for unauthorized charges.

## Thank You Vets!



Wednesday, November 11, 2015 marks the 96th observance of Veterans Day. President Woodrow Wilson declared the day a federal holiday in 1919. Originally known as Armistice Day, the name was changed to Veterans Day in 1954. The date was chosen in reference to the ending of World War I: Germany signed an armistice with the Allies at 11 a.m. on November 11, 1918.

Today, Veterans Day is dedicated to honoring all who have served our country. It is an important reminder of the sacrifices all of our military men and women have made on our behalf and an opportunity to acknowledge and thank them for their service and contributions. As we mark the day, all of us at the credit union want to say, "Thank you vets!"



## Invite Your Family To Join Ours

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the credit union. Because you belong to the credit union, your immediate family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number.

In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. With a gift of credit union membership, one size really does fit all and no worries about the long line at the return and exchange counter. Membership in the credit union makes an ideal baby shower or christening gift as well. What better way to show your love and affection than starting a little one out on the road to financial security?

For more information about how your immediate family can join the credit union family, stop by the credit union or give us a call.

## Join Us in Celebrating International Credit Union Day

"People Helping People" is what we do every day, but this year, it's also the theme for International Credit Union (ICU) Day, October 15, 2015. Since 1948, ICU Day has been observed on the third Thursday of October as a time to reflect upon the credit union movement's history and to recognize its achievements. The credit union is more than just a place to finance your vehicle or save for the future - although it's a great place to do that. The credit union is a not-for-profit cooperative, dedicated to helping you, our member-owners reach your financial goals. All over the world, credit unions exist, not to make profits for a few shareholders, but to improve the financial well-being of all of their members. "People Helping People" is the essence of the credit union idea from Australia to Zambia to right here in your hometown. That's something worth celebrating. Happy ICU Day to all of our member-owners!

