

# BOPTI Bulletin

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## Simplify Your Life With Online Bill Pay

That was then: Fish through the junk mail for the due bills, hunt down the checkbook, find the envelopes, rummage around your desk drawer for a pen - one that works, try to remember where you put the stamps, write out the checks, put the bills in the mailbox for the carrier - oh, wait, that's not safe - drive to the post office, mail the payments. Done!

This is now: Log on to the credit union's website, click through to Bill Pay, schedule your payments. Done!

If you're not using Bill Pay from the credit union, you are missing out on one of life's greatest conveniences. Once you set up your accounts to pay your obligations electronically, paying your monthly bills will take only minutes. So stop wasting your precious time doing something you probably don't want to do anyway. Contact the credit union to see how much simpler life can be when you pay your bills through our Online Bill Pay Service.



Sign up at your Credit Union today

## Build Up Your Credit With A Share Secure Loan

You've worked hard to build up your savings. You've been squirreling away funds for the down payment on a house or a new car or for taking a family vacation. So when life throws you a curve ball - your car needs a major overhaul or you break your leg - it's a shame to think you will need to raid your share savings account to pay for it. There is another way - and it doesn't involve putting unexpected expenses on a high-rate credit card or visiting a cash advance store or payday lender. Ask about a Share Secured Loan from the credit union. A Share Secured Loan uses your savings as collateral so it has a lower interest rate than a cash advance on a credit card or an unsecured personal loan. So you can take out the loan, pay it back, and leave your savings intact. A Share Secured Loan is also a good way to boost your credit score if you have a few blemishes on your credit record. Call, click, or stop by the credit union to learn more.

## Announcing BOPTI Federal Credit Union's new 'Mobile Capture' app!

Have you ever had a check to deposit to your credit union account but live nowhere near the credit union's main office? Available this July, BOPTI will debut its new Mobile Deposit app (available from the app store for both Android and iOS platforms). Simply download the app from the App Store or Google Play, create your user profile and log in to the app. You will be able to select your credit union account, enter the amount of the check, take a picture of the front and back and submit the check for deposit. Once received, funds will be posted to your account. No more worrying about how to deposit funds, buying stamps and wondering how long your check is going to take to get to your account. Download the app or call the credit union for more information.



## Rates Paid for 2nd Quarter 2016 and Projected Rates for 3rd Quarter 2016

Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$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%



## Vacation Club: Your Keys To The Next Great Adventure

Next time you make your escape, leave your money worries behind, too. Enroll in the credit union's Vacation Club and you'll have the keys to your next great adventure. The Vacation Club lets you put saving for your next vacation on autopilot. Simply use payroll deduction or automatic transfers to regularly set aside funds. Even small amounts can add up. For example, once a week skip the latte, pack your lunch, and watch a movie at home instead of going out - that's easily \$25 a week, or a \$100 a month. Tucked away in your Vacation Club account for a year gives you \$1,200 to spend on your getaway. Get the whole family involved. Post a picture of the Hawaiian beach, the Rocky Mountains, Disneyland - wherever it is that you'd like to visit - in a prominent place. Put a jar or container nearby to collect change or small bills. Then, bring it to the credit union and add to your Vacation Club savings. Before you know it, you'll have met your goal and be on your way.

## Got Credit? It May Be Just Clicks Away With Loans Online



Applying for a loan from the credit union has never been easier. Use our online loan application if you need funds for a new set of wheels, medical bills, home repairs, tuition - almost anything that will help make your life better. "People Helping People" has always been our credo and now with Loans Online, we may be able to help you anytime and anywhere you have online access. Loans Online puts the credit union on your schedule, not ours. It's quick, easy, and secure. So if you need credit for any good reason, visit our website and simply follow the prompts to complete the loan application. With competitive rates and terms to fit your budget, Loans Online could be just the ticket to get you the credit you need, when you need it.

## Protect Yourself Against ID Theft During Summer Travel

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.
- \* 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!



## Put Your Savings On Auto Pilot

It can happen to anyone. Despite the best intentions to save money from every paycheck, something comes up and we spend it instead. That's why you want to have automation on your side. Sign up for payroll deduction at the credit union and put your savings on autopilot. By having funds automatically deposited into your credit union share savings account, you'll be on your way to reaching your savings goals before you know it. You won't even miss the money because you don't see it on payday. What you will see is your savings balance growing every month, giving you more options in the future. It's easy to sign up for payroll deduction. Just call or stop by the credit union to find out how.

