

# BOPTI BULLETIN



BOPTI FEDERAL CREDIT UNION

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## Get On The Road With A Low-Rate Vehicle Loan

Has your trusty vehicle turned into a rusty vehicle? Worried your car won't make it through another winter? The best time to buy a vehicle is when you need it, but if dealers have 2015 models remaining on the lot at year end, you can probably score yourself a deal. Here are three additional tips to drive a bargain:

1. Get pre-approved at the credit union. With a pre-approved loan from the credit union, you can focus on getting the vehicle that best suits your needs. Sure, dealers may have special offers, but these are often restricted to certain makes and models - which may or may not be what works for you.
2. Be flexible. Sales people can quickly spot buyers who have fallen in love with a particular model. Keep your mind and your options open; you'll pay less for your ride.
3. Do your homework. Spend some time on the Web researching models and prices at edmunds.com and kbb.com (Kelley Blue Book). Check automotive magazines and Consumer Reports. The more you know, the more confident you can be you are making the right decision.

Our loan rates are still great; contact the credit union today.

## Hello e-Statements! Goodbye Clutter!

The new year is just around the corner, and if "get organized" is one of your 2016 resolutions, here's a terrific way to get started: Sign up for **e-Statements** from the credit union. With **e-Statements**, you can access account information anytime you're online. No more shuffling through shoe boxes or file folders to find the financial information you're looking for. Simply sign up for **e-Statements** on our website. Then, each month we'll send you an email alerting you that your statement is ready. You can review it online, where you'll also find previous months' statements. It's as simple as that. It's safer, too. No chance someone riffling through your mailbox will steal your personal information. Look for more information on our website or give us a call. Say "hello" to **e-Statements** and "goodbye" to clutter.

## 2016 Annual Meeting

Attention Credit Union Shareholders (ahem: that's you)! The credit union's annual meeting is coming up, and you're invited to join us. That's because as a member/owner of the credit union, you're a shareholder. That's one of the key differences between your credit union and the bank down the street. The bank has stockholders and exists to make them a profit. As a not-for-profit financial cooperative, your credit union exists to serve you. So make plans now to attend the annual meeting. Hear about how we fared in 2015 and what's on tap for 2016. Meet the board of directors - the people you've elected to represent your best interests. Enjoy a nice luncheon, participate in the election of your Board of Directors, and visit with fellow members. The annual meeting is a credit union tradition. We hope you'll be able to participate. This year's Annual Meeting and Luncheon will be February 27, 2016 from 11:30am to 3:00pm at Old Ranch Country Club in Seal Beach, CA. For tickets to the Annual Meeting, please contact the credit union.

If any of you have an interest in serving on the Board of Directors, please let the credit union know before February 10, 2016

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

In today's fast-moving, tech-driven society, convenience is valuable and often necessary especially when it comes to managing finances. You can easily open the door to instant financial convenience and purchasing power by wisely using your BOPTI FCU VISA debit card.



Your debit card is a handy tool that allows you to:

- \* Quickly and conveniently obtain cash from an ATM
- \* Make a PIN-based transaction at no charge
- \* Get cash back at the register

A debit card can be used as a payment card since it's linked directly to your BOPTI FCU Share Draft Account. You're able to pay for purchases easily and conveniently as the funds are deducted right from your account. Debit cards also eliminate the need to carry a lot of cash or actual checks for making purchases.

Just keep in mind that while debit cards are appealing to consumers, they're also prime targets for potential thieves since they offer access to instant cash. Protect your money when using your Debit card by:

- \* Keeping track of every transaction so you don't overspend
- \* NEVER sharing your Personal Identification Number (PIN) code, with anyone
- \* Protecting your PIN. Avoid writing it down, keeping it in your wallet, or saving it on a computer
- \* Practicing ATM safety. Always be alert and go with your gut
- \* Monitoring your account by checking it frequently
- \* Reporting to your credit union immediately if you think your card has been lost or stolen



## Start 2016 Right: Keep Your Finances Healthy And Fit

As you get ready to welcome the New Year, it's also the perfect time to resolve to save money and be more cost-conscious in the year ahead. This is a smart goal but can be a tough one to stick to if it's not backed by a solid plan.

Fortunately, as a BOPTI Federal Credit Union member, you're already a step ahead in the saving and budgeting game. Your trusted financial institution offers a variety of products and services dedicated to financial well-being; from basic savings and club accounts; to online budgeting tools; and financial literacy efforts.

BOPTI Federal Credit Union is not only dedicated to helping you get started with developing a plan but will also aid in maintaining good financial habits throughout 2016 and beyond.

In addition to the valuable tools offered by the credit union, below are some strategies to stay on track in the New Year when it comes to budgeting:

- \* Set goals in writing. Keep a prioritized list of how much you want to save weekly, monthly, even yearly, and how you want to cut back.
- \* Keep a spending diary for at least 2 weeks. This will give you a clear idea of exactly what you're spending and on what. You may be surprised to discover wasteful habits and opportunities for saving.
- \* Pay yourself first. As soon as you earn money, deposit a portion into your credit union Share Account.
- \* Reward yourself. Don't forget to allow for spend money in your budget - everyone needs some leisure in their lives whether it's a vacation, a nice dinner out, or a movie night.



As we close the books on 2015 and look forward to 2016, we would be remiss if we didn't take a moment to say "Thank You Members!" We truly appreciate your being a part of the credit union family. Without our valued member/owners, we would not exist. You're putting into action what Roy Bergengren, one of the founders of the U.S. credit union movement, described when he called credit unions a demonstration of "the practicality of the brotherhood of man." As a financial cooperative, your credit union relies on savers to provide the funds for borrowers. When you participate in all the benefits of belonging, you help make the credit union stronger. Thanks for being a member and for your business. We wish you a prosperous, happy, and healthy 2016.

