

# BOPTI Bulletin

BOPTI Federal Credit Union  
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## Hurricane Harvey and Irma

At the end of August and start of September, two large hurricanes affected parts of the States of Texas, Louisiana and Florida. Due to these disasters, some credit union members suffered losses, whether it was their home, their possession or vehicles. To aid these affected members, BOPTI Federal Credit Union has offered special services for those who reside in the areas FEMA have declared as "disaster areas" due to these storms. These include a short term unsecured loan up to \$2,500.00 with a 5% APR for up to 2 years and an extension of up to three months of payments (or six bi-weekly payments) for loans that were already at BOPTI Federal Credit Union prior to the storms. The credit union will also assist members in need of obtaining a new vehicle to replace one that has been lost. Applications for the loans and extensions are available on the credit union website.

The Board of Directors and Staff of BOPTI Federal Credit Union continue to keep those adversely affected by Harvey and Irma in our thoughts, and wish you all well in the process of recovery and rebuilding.

## Give The Gift Of Credit Union Membership

Are you looking for the perfect gift for a family member? Look no further than BOPTI Federal Credit Union Membership. Whether it's for a birthday, the holidays, or just a way to say "thank you," CU membership is the gift that keeps on giving!

By referring a loved one to BOPTI Federal Credit Union, you are offering an abundance of financial benefits, including:

- \* Lifelong access to affordable financial products
- \* Better rates on loans
- \* Higher yields on savings
- \* Lower fees on transactions
- \* Superior member service

Plus, you are helping to grow and strengthen the entire BOPTI Federal Credit Union membership, as well as the global credit union movement.

A credit union is not just a place to conduct financial transactions, but also a trusted partner who wants to help you reach your life goals. You have experienced the gift of CU membership, so why not pay it forward?

Give the gift of BOPTI Federal Credit Union membership today to your loved ones. Help them join by calling (800) 397-9227 to obtain a membership card, or stopping into our main branch location at FCI Terminal Island, CA.



## How A Holiday Loan Can Make Your Season Bright

Ready or not, the holidays are just around the corner. Whether you prefer to take in the sights and sounds of the season by shopping local or enjoy the convenience of online browsing, a holiday loan from the credit union can make your season brighter. That's because with a holiday loan, you won't be tempted to overspend using your credit cards. By setting up a spending plan and then borrowing just the right amount, you will be able to stick to your holiday budget. Look at your expenses from 2016 to help you plan. Do you want to spend more, less or about the same? Factor in travel expenses, entertaining, gifts, decorations, and so on.

Whenever you can, buy with cash. Money experts advise that when you use cash, instead of credit, you spend less. If you shop online, consult your plan prior to clicking through to your shopping cart.

Check our website for details or stop in for your Holiday Loan.



Our online branch will put the Credit Union right at your fingertips



## Online Branch Puts The Credit Union At Your Fingertips

If you're connected, you're connected to the credit union. While we are still delighted to see you when you stop in at the office, we know our schedule doesn't always match yours. But now whether it's 12:00 am or 12:00 pm, you can access your credit union account at our virtual branch. With just a few keystrokes here and a couple of clicks there, you can take care of business. You can check up on your checking account. You can transfer funds from share savings to checking or vice versa. You can confirm direct deposits as well as automatic payments.

Our online branch puts the credit union at your fingertips anytime, anywhere you have online access. If you need help setting up your online account, give us a call or stop by. Once you've tried it, you'll wonder how you ever did without.

### 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 2017 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.

### Thank You Vets!

November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.

Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.

Holiday Schedules		
October 9, 2017	Columbus Day	Closed
November 23, 2017	Thanksgiving Day	Closed
November 24, 2017	Day after Thanksgiving	6 am to 11 am
December 25, 2017	Christmas Day	Closed
January 1, 2018	New Year's Day	Closed

### Remote Deposit: Snap, Tap And Go

When your life is in the fast lane, you may not have the time to take the exit for a stop at the credit union. While we always enjoy seeing you, we understand that it's not always convenient to drop by the credit union to deposit a check. That's why we now offer the ease of depositing a check with a few taps. Here's how it works: Use the credit union's remote deposit app available for your smart phone or tablet, scan and upload check images for electronic deposit into your account. You'll simply take a picture of both sides of the check and then send them to us. It's a safe, fast way to make a deposit - anytime day or night, even on weekends. Visit us online or stop by when you're in the neighborhood and we'll help you go mobile. Then next time you need to make a check deposit, you'll snap, tap and be on your way.



Snap, Tap and Go! Simplify life with **REMOTE DEPOSIT**

Rates Paid for 3rd Quarter 2017 and Projected Rates for 4th Quarter 2017				
Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$25.00 to \$9,999.99	1.00%	1.00%	0.50%	0.50%
\$10,000.00 to \$24,999.99	1.25%	1.26%	0.625%	0.63%
\$25,000.00 to \$49,999.99	1.50%	1.51%	0.75%	0.75%
\$50,000.00 to \$99,999.99	1.75%	1.76%	1.00%	1.00%
\$100,000.00 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%