

BOPTI Bulletin

Drive Into Summer With A Low Rate Vehicle Loan

Whether your summer travel plans include a cross-country road trip for the family vacation or simply navigating cross-town traffic to get to work, make sure your vehicle is up to the task. If it's not and new wheels are in order, visit the credit union for a low rate pre-approved Vehicle Loan. With a pre-approved loan from the credit union, you have the freedom to shop for the vehicle that you want, not the one a dealer is trying to sell you.

Start by making a list of what's important to you, be that excellent gas mileage or room for your growing family. Then do your homework by reviewing websites such as edmunds.com or kbb.com, and checking the annual auto issue of Consumer Reports. Keep in mind that a late model used vehicle may be the best value. According to Consumer Reports, vehicles lose 46 percent of their value in the first three years. That depreciation can work in your favor, giving you more vehicle for your money. Whether it's new or just new to you, you can't go wrong financing your vehicle with a credit union loan. Call, click, or stop in the credit union for your application.



No Time To Stop In? Apply For A Loan Online

No time to stop by? Scroll on over and apply for a



Those lazy days of summer are typically not: there are lawns to mow, gardens to tend and home repairs to make as well as parks to visit, picnics to prepare, golf to play and much more. So if that leaves you with little time to stop in the credit union to apply for a loan, not a problem. Simply scroll on over to the credit union's website and apply for a loan online. With just a few keystrokes and clicks, you can fill out a loan application 24/7. It's as simple as that. So whether you need funds for new wheels, that long-awaited vacation, or a home project, go online and apply today. Summer slips away fast. Make the most of it with a loan from your credit union.

Online Bill Pay: The Hassle-Free Way To Pay Your Bills

It's a rare person who enjoys the monthly chore of answering all of the letters from "Bill." There's finding the checkbook, fishing out a pen from the junk drawer, scouting out stamps. Oh, and there's no return envelope so now you're on the hunt for one. And then there's remembering to put the payments in the mail. But there's an easier way to settle up. Use the credit union's online bill pay service. You can dispatch your obligations with just a few clicks and keystrokes. It's the hassle-free way to pay your bills, and once you've tried it you'll wonder how you ever lived without the convenience. You still may not enjoy responding to "Bill," but using Online Bill Pay will make the job quicker and easier. To find out more, just visit the credit union's website.

Here We Grow Again - Thanks To You!

As a credit union member, you know the benefits of belonging - lower rates on loans, competitive rates on savings and friendly, caring service. We treat you like you own the place, because you do. As a financial cooperative, we exist only for one reason: to provide you, our valued member-owner, with products and services to help you reach your financial goals. Once we ensure we have strong reserves (our rainy day fund), any profits we earn don't go to outside stockholders. They are returned to you in the form of improved rates and better ways to deliver services to you.

So why not do yourself and others a favor and pass the word about joining the credit union? You'll do yourself a favor because as our membership grows, so does our capacity to provide the very best services. You'll do your co-workers and immediate family members a favor by introducing them to the credit union difference - a difference that can help them secure their financial futures. So share the benefits of belonging today. And thanks for being our member!

Keep Your Home Safe While On Vacation

Your vacation should be relaxing and worry-free. That's why it's a good idea to prepare your home before you leave on vacation with this checklist. With a little extra vigilance, you can help keep your property and belongings safer while you're gone.

- * Ask a trusted friend or neighbor to keep an eye on things. Also, have them take out the trash.
- * Ask a neighbor to park in your driveway occasionally, so there's activity at your house.
- * Make sure your lawn stays trimmed, or your driveway is shoveled if it snows.
- * Stop the newspaper and mail deliveries or ask a trusted neighbor to pick them up.
- * Leave your blinds/curtains exactly as they are when you're home.
- * Beware of social media. Think twice before posting your detailed vacation plans on social media.
- * Lock all external doors, windows, and the garage.
- * Put at least one light in your house on a timer.
- * If you have a security company, notify them that you are going out of town.



Establishing Healthy Credit

The only way to establish good credit is to start buying on credit, which reveals your ability to pay for things that you buy or use. Here are some helpful tips for anyone just starting with credit:

- * Start slowly. Don't apply for more credit than is needed.
- * Don't charge more than can be paid off at the end of the month.
- * Before applying for a credit card, check out the interest rate, associated fees, credit limits, and terms.
- * Use your credit card wisely. A credit card opens all kinds of ways to damage your credit score. Never miss a payment. Pay in full if you can.
- * Pay "ALL" your bills on time. One of the most important steps in building and maintaining a solid credit history is to pay all of your bills on time each month.
- * Get another form of credit (an auto loan, personal loan or some other installment debt). Having different kinds of debt helps your credit score.
- * If you want to boost your credit history and credit score, you'll want to keep your total monthly charges well within your credit limit.
- * Regularly read your credit report. One way to build a positive credit history is to make sure you know what information is being reported.



From Sea To Shining Sea: Discover America In An RV

Planes, trains, or automobiles often can get you where you want to go. But if you want to discover America on your own schedule and know where you will be resting your head at the end of the day, then a recreational vehicle may be the way to go. RVs come in all shapes and sizes, so like all big purchases, do your homework. Check out websites such as rvlife.com and gorving.com to help you understand your options and narrow your choices. Go to RV shows and talk to other buyers as well as the sales people. If possible, test-drive the lifestyle by renting before you buy. Then, stop by the credit union for your RV financing. Our friendly staff will help you sort out the rates and terms to fit your budget. Happy trails to you!

<u>Holiday Schedule</u>		
Independence Day	July 4, 2018	Closed
Labor Day	September 3, 2018	Closed

Rates Paid for 2nd Quarter 2018 and Projected Rates for 3rd Quarter 2018				
<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%