

BOPTI Bulletin

www.boptifcu.com

September 2018

Plan Ahead This Season With A Holiday Loan From BOPTI Federal Credit Union



Holiday Loans

Available at the Credit Union

Did you find yourself a bit short on cash last holiday season? Are you looking for an affordable way to plan ahead for this year and cover the extra costs that the winter season brings? A Holiday Loan from BOPTI Federal Credit Union may be your answer!

From gifts, to travel expenses, year-end bills, and holiday entertaining, expenses can quickly accumulate. Let your Holiday Loan ease the burden. Low rates, along with flexible terms and payment options will help take the worry out of funding the holidays, giving you more time to enjoy the spirit of the season.

Be holiday-ready by applying for your Holiday Loan now! Visit www.boptifcu.com, email your Holiday Loan application to one of the credit union staff, or fax in the information.

Protecting Your ID

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- * Place outgoing "snail mail" in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail as soon as possible.
- * Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- * Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- * Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- * Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- * Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- * Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- * Store private documents in a secured location.

Protect Your ID 

Take Advantage Of Our Skip-A-Pay

Are you looking for a simple way to deal with the expenses that come along with the holiday season? We all know the holidays can be a costly time of year with gift buying, entertaining, traveling, and so on. Don't let the financial stressors of the season put a damper on your holiday spirit. BOPTI Federal Credit Union wants to help you put the "happy" back in "Happy Holidays," with our Skip-A-Pay Program.

During October, November, and December, BOPTI Federal Credit Union is offering members the opportunity to skip a payment on one or more qualifying loans. The credit union appreciates its members and wants to say "thank you" by providing a little break from your bills and putting some extra cash in your pocket for those holiday festivities.

If you're looking for a way to increase cash flow, and decrease stress this holiday season, take advantage of our Skip-A-Pay offer. To apply, complete the Skip-A-Pay application and make the holidays even happier this season!



Thank you Vets
for all your bravery and sacrifice

As Veteran's Day nears, BOPTI Federal Credit Union would like to extend a heartfelt "Thank You" to the courageous men and women

who have dedicated their careers and lives to preserving our freedom in America.

Veteran's Day, held each year on November 11, marks the day when we, as a country, honor all military personnel for their bravery and sacrifice. Now observed in cities and communities throughout the US, this important day officially became a legal holiday on June 1, 1954. Citizens pay homage and show respect to our veterans in many ways including flying the flag, attending parades, volunteering at local VA hospitals, or touring monuments/memorials. One of the most well-known Veteran's Day tributes is a wreath-laying ceremony at the Arlington National Cemetery where over 40,000 veterans and their families are buried.

More recently the week of November 11-17 became known as National Veterans Awareness Week and comes with special observances.

Every day, but especially this time of year, remember those who have given so much. Thank an American veteran for their patriotism and willingness to serve for the good of all.



Volunteers are the heart of the credit union, and we'd like to extend our appreciation for their service. Your credit union is governed by a volunteer Board of Directors, elected by you, our valued-member owners, at the annual meeting. Board members, as well as volunteers who serve on our supervisory committee, provide strategic direction to the credit union. Your credit union's directors and committee members give of their time and talents to represent the best interests of all members. They do so out of their commitment to the credit union philosophy of "people helping people." So a big shout out to credit union volunteers everywhere, and especially to those at our credit union. Thank you for all you do and your dedication to the credit union.

Friends don't let friends, nor their family members, pay too much for financial services. That's why you'll want to share with them the



benefits of belonging to the credit union. Here's where they will not only find competitive rates on savings and loans, but a variety of products and services to help them manage their personal finances. While for-profit financial institutions have their shareholders to answer to, the credit union is a not-for-profit financial cooperative that exists only to serve its members. So please pass the word about the credit union difference. Your friends and family will thank you for helping them discover that difference and how it can help them achieve their financial goals. For more information about sharing the benefits of membership, visit www.boptifcu.com or contact the credit union.

<u>Holiday Schedule</u>		
October 8, 2018	Columbus Day	Closed
November 12, 2018	Veterans Day	Closed
November 22, 2018	Thanksgiving Day	Closed
November 23, 2018	Day After Thanksgiving	6am to 11am
December 25, 2018	Christmas Day	Closed
December 31, 2018	New Years Eve	6am to 11am
January 1, 2019	New Years Day	Closed

Credit Union **Share Certificates** 

We offer a secure way to grow your money

Rates Paid for 3rd Quarter 2018 and Projected Rates for 4th 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%