

BOPTI Bulletin

www.boptifcu.com

January 2019

Three Reasons To Start Your Vehicle Shopping At The Credit Union

Put yourself in the driver's seat with a pre-approved vehicle loan. Whether you're in the market for a new vehicle or one that is just new to you, you'll likely be better off with a loan from the credit union. Here are three reasons why:

1. You probably qualify. Those "zero percent" offers from dealers are available to only a limited number of people. At the credit union, we believe in helping as many members as we possibly can.
2. You are more likely to get the vehicle you want - whether that's a hybrid or an SUV. If you're relying on special offers, remember those "great deals" are often limited to certain makes and models. Usually, the best offers are for the slow sellers. With a pre-approved loan, you can choose your vehicle based on your wants and needs - not what the manufacturer or dealer wants to sell you.
3. You're in a better position to negotiate. A pre-approved loan gives you the same bargaining power as a cash buyer. Do your homework to find out the true cost of the vehicle to the dealer - bargain up from there, not down from the sticker price.

BOPTI Federal Credit Union 2019 Annual Meeting

Calling all members! You're cordially invited to your credit union's 2019 Annual Meeting. At the credit union, you're not a customer: You're a member/owner. The Annual Meeting is your chance to find out what your credit union achieved in 2018 and what's on tap for the future. You can meet your volunteer board of directors and committee members, learn election results, and visit with your fellow members. As a financial cooperative, we exist only to serve members. Attending the Annual Meeting is one of the best ways to learn more about what the credit union has to offer and help us do an even better job to meet your financial needs. The Annual Meeting is scheduled to be on February 9, 2019 at the Old Ranch Country Club in Seal Beach, CA, from 12:00 PM. We look forward to welcoming you! If you are interested in running for a position on the Board of Directors, please contact the credit union before January 31, 2019!

Are You Tired Of Receiving Paper Statements?

Simplify your life and cut the clutter with "free" e-Statements from your credit union. They are convenient and secure.

e-Statement Benefits:

- * Free, faster, and secure
- * An email notification will be sent when your monthly statements become available
- * Immediate online access to review, download and, if you wish, print your statements
- * Access current and past e-Statements
- * By removing the paper trail, you reduce the chance of mail fraud or identify theft
- * You gain more flexibility and security in managing your accounts

Whether you want to save time, save a tree, or just get organized, e-Statements are the answer. Sign up today to reduce your carbon footprint and go paperless.



**NEW VEHICLE
IN MIND?**
Get what your looking for!
See your Credit Union for a
PRE-APPROVED Loan.

e-Statements
Free and Convenient · Secure and Fast

Make 2019 The Year You Get Control Of Your Budget

It's that time again: The new year brings with it the chance for a fresh start. You are not alone if one of your New Year's Resolutions is to be a better money manager. Start by taking a look at where your funds are coming from and where they are going. (You'll need some of these documents to prepare your 2018 taxes anyway. So it's a great way to get ahead of the game.) Next, decide if your spending reflects your values. For example, if you want your kids to pursue higher education have you allocated money to an education savings account? Or if you want to work on your bucket list either now or in retirement, how will you pay for that? Having your goals in mind helps you spend more mindfully. Can you eat out less often by planning menus for the week? Can you cut the cable cord and stream your television and movies instead? It's up to you to decide what's important. Then you can put together your budget: A spending and saving plan that will help turn your dreams into reality.

Make **2019** the year you get control of your **BUDGET**

Start Saving Today For Tomorrow's Retirement

While financial experts agree that the earlier you start to save and invest for retirement, the better off you'll be, in reality 1 in 3 Americans has saved \$0 for retirement. Whether you're just starting to grow your nest egg, or have been saving for years, there are many ways to boost your savings and work toward the retirement of your dreams. One ideal investment tool is an IRA from BOPTI FCU.

There are several IRA options available which provide qualified members with tax benefits such as tax-deductible contributions and tax-deferred compound interest (consult your tax advisor for details). An IRA also offers these benefits:

- * Choice of the IRA to meet your goals (Traditional, Roth, Coverdell Education)
- * Flexibility to contribute as often as you like
- * Ability to earn higher dividends compared to a traditional Savings/Share Account
- * Possible penalty-free withdrawals for first-home or higher education purchases
- * No set-up or maintenance fees

No matter where you find yourself in the retirement savings game, an IRA from BOPTI FCU can be one way to help you ensure a comfortable, secure income for the future.

To learn more about IRA options, or establish or contribute to yours today, call 800-397-9227, or stop by the credit union office at FCI Terminal Island.

We Offer A Secure Way To Grow Your Money

There are many types of investment options out there. If you're looking for a low-risk investment with secure savings at above-market fixed rates, then a Share Certificate from BOPTI FCU could be your solution.

With a higher rate than a traditional savings account, a share certificate is an ideal tool for growing your money more quickly.

A share certificate offers these additional benefits:

- * Dividends paid quarterly
- * Flexible terms (1 Year, 2.5 Year, 5 Year)
- * Bears a maturity date
- * Can be issued in any denomination over \$20,000.00

BOPTI FCU will help you choose the right share certificate based on your individual investment needs. While longer term share certificates often yield better rates, your current financial goals may call for a short-term option. We'll work with you to determine the best option for your situation.

Learn more about growing your money with a BOPTI FCU Share Certificate. Contact us at (800) 397-9227 or visit us at the credit union main office.

Credit Union Share Certificates 
We offer a secure way to grow your money



Holiday Schedule

<u>Holiday Schedule</u>		
New Years Day	January 1, 2019	Closed
Martin Luther King Day	January 15, 2019	Closed
President's Day	February 19, 2019	Closed

Rates Paid for 4th Quarter 2018 and Projected Rates for 1st Quarter 2019

<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%