

BOPTI Bulletin

July 2019

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Bank Anywhere, Anytime With Our Online Banking

If you're like most people these days, you're busy and you rely on the convenience of technology to simplify different aspects of your life. Money management, for one, is usually high on the list of stressors that consumers seek to streamline. Luckily, doing so has never been easier, with BOPTI Federal Credit Union's Online Banking.

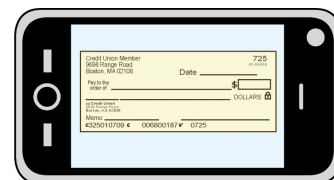
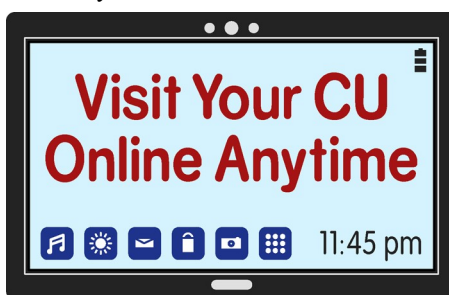
Online Banking allows you to access your account safely, affordably and efficiently, anywhere and anytime. Online banking provides you the ability to:

- * View accounts
- * Review transaction history
- * Transfer funds between accounts
- * Apply for a loan
- * Receive security alerts
- * Sign up for and review e-statements

Additionally, if you have a share draft account, you can take advantage of our Bill Pay program. Using this program, you can:

- * Pay bills electronically
- * Transfer funds to an account you own outside of the credit union
- * Transfer funds to an individual using Popmoney

For questions about our Online Banking, please contact the credit union.



Snap, Tap and Go! Simplify life with
REMOTE DEPOSIT

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 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 it 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.

Fund Your Summer With A Share Secured Loan

In need of some summer funds, but don't want to dip into your savings? A low rate Share Secured Loan from BOPTI Federal Credit Union might be the answer.

With a secured loan, you'll be using the funds in your share savings account as collateral for your loan. In return, you'll benefit from fast loan approval, a competitive, low interest rate, and flexible repayment terms. And, since the funds borrowed can be used for virtually anything, feel free to plan that warm-weather getaway, those long-awaited backyard improvements, or any other splurge to make this the ultimate summer. Once the loan is paid off, your funds are released.

As a bonus, you continue to earn interest on your account during the term of the loan. Plus, by borrowing against the money in your own savings account and making timely payments, you will:

- * Show your credit worthiness
- * Build your credit history
- * Raise your credit score
- * Increase your likelihood of being offered better and more substantial credit in the future, like low-rate auto and home loans

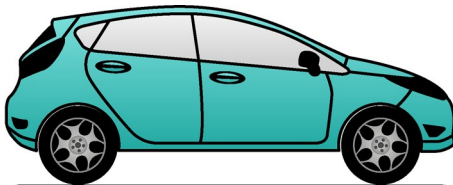


Fund your summer with a **Share Secured Loan**. Apply today at www.boptifcu.com or contact one of our staff at (800)-397-9227 to see if a Share Secured Loan is right for you.

Thank You 
For being a Credit Union Member

In the Market For A New Vehicle? We Have A Loan For You

New or just new to you. Hybrid or heavy duty truck. Sedan or SUV. While vehicle options abound, chances are the credit union is your best choice for financing your new wheels. With a pre-approved loan from the credit union, you can shop around for the vehicle that best suits your needs. Not sure what to buy? Visit edmunds.com or kbb.com (Kelley Blue Book) for online tools that can help you filter your choices. Check out the annual car buying issue of Consumer Reports magazine for reviews and recommendations. Then visit several dealerships to test drive the vehicles on your short list. With your pre-approved credit union loan, you'll be in a better bargaining position when it's time to close the deal. For an application, log in to your online banking!



**In the market for a New Vehicle?
We Have A Loan For You**

Start Saving Today For Tomorrow's Retirement

Financial experts agree that the earlier you start to save and invest for retirement, the better off you'll be. The reality is 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 a BOPTI Federal Credit Union IRA.

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, up to the contribution limit
- * Ability to earn higher dividends compared to a traditional Savings Account
- * Possible penalty-free withdrawals for first-home or higher education purchases

No matter where you find yourself in the retirement savings game, an IRA with the BOPTI Federal Credit union 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, give us a call!



Holiday Schedule

July 4, 2019	Independence Day	Closed
September 2, 2019	Labor Day	Closed

Rates Paid for 2nd Quarter and Projected Rates for 3rd 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	1.25%	1.26%	0.75%	0.75%
\$10,000-24,999.99	1.50%	1.51%	0.875%	0.88%
\$25,000-\$49,999.99	1.75%	1.76%	1.00%	1.00%
\$50,000-\$99,999.99	2.00%	2.02%	1.25%	1.26%
\$100,000 and above	2.25%	2.27%	1.50%	1.51%
Club Accounts	n/a	n/a	0.75%	0.75%
Share Draft Accounts	n/a	n/a	0.75%	0.75%

Supervisory Committee Corner

Its that time again! The Supervisory Committee will be conducting its bi-annual verification of member's accounts, in accordance with the NCUA regulation. If your account is randomly selected, please compare your statement balance carefully with the corresponding balance shown on your record. If your balances do not match, please respond back to the address provided in the letter.

The Supervisory Committee is here for the BOPTI FCU members. To address your concerns or suggestions, please contact us at:

BOPTI FCU Supervisory Committee
P O Box 17421
Long Beach, CA 90807

Board of Directors

Frank Calderon
Jeremy Jones
David Moore
Tom Morris
Sandra White

Supervisory Committee

Jenny Castro
Ken Russell
Courtney Williams