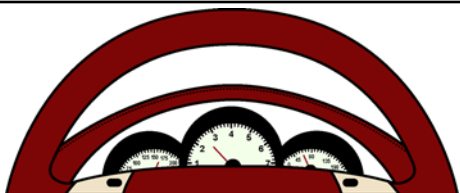


BOPTI Bulletin

July 2020

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Put yourself in the Driver's Seat with a PRE-APPROVED VEHICLE LOAN

Buying new wheels has never been easier. At the same time, it's never been harder. While you can go online and do your homework from the comfort of your keyboard, there are more options than ever to choose from. New or used? Electric or hybrid? Sedan, SUV or Smart Car? When you step foot on the dealer's lot, the monthly payment is boldly advertised, but it's difficult to find the vehicle's price. The big print promises 0% financing, but the small print says it's only on select models and not all buyers will qualify.

That's why it's nice to know the credit union has your back. It's as simple as this: the dealer is in business to make the most profit possible on the sale. The credit union's business is you. Without you as a member/owner, the credit union wouldn't exist. So when it comes to financing, we're here to help you get the most for your money. So once you've narrowed your choices, see the credit union for a pre-approved loan. With our low rates and terms to fit your budget, we can help make the hard process of buying a car easier.



Keep your accounts safe ONLINE

Your credit union cares about the security of your personal information. Below are some helpful tips for keeping your personal information safe:

- Use complex passwords: Using at least 8 characters or more, including a mix of upper and lowercase letters, numbers and symbols. An example of a great password would be ak380KA36.
- Use different passwords for each of your accounts.
- Change your passwords on a regular basis for all online accounts. Do not use your name and birthdate as part of your password.
- Keep your passwords private. If your wallet/purse was lost or stolen, all of your passwords could be compromised.
- Keep them in a safe place where no one would expect them to be.



Life is full of conundrums. We drive on parkways and park in driveways. Boxing rings are square. Night falls, but day breaks. You need a credit score to get credit, but you get a credit score from using credit. We can't solve all of life's riddles, but with a Share Secured Loan from the credit union, we can help you get credit and establish a credit score.

Here's how it works: You deposit funds in your share/savings account. Then you can use those funds as collateral, or security, for a loan. By making timely payments on your loan, you are on your way to earning a higher credit score because your bill-paying history accounts for roughly a third of your score. Your credit score can make the difference in getting a mortgage, credit card, or other loan as well as the amount of interest you'll pay. The higher your score, the lower your interest rate.

Once you've paid off your low-rate, share secured loan, you'll still have the funds in your share savings to use as an emergency fund, towards a down payment, or any savings goal. Contact your credit union and ask about a Share Secured Loan today.

Rates Paid for 2nd Quarter 2020				
Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$25.00-\$9,999.99	0.75%	0.75%	0.25%	0.25%
\$10,000-24,999.99	1.00%	1.00%	0.375%	0.375%
\$25,000-\$49,999.99	1.25%	1.26%	0.50%	0.50%
\$50,000-\$99,999.99	1.50%	1.51%	0.75%	0.75%
\$100,000 and above	1.75%	1.76%	1.00%	1.00%
Club Accounts	n/a	n/a	0.25%	0.25%
Share Draft Accounts	n/a	n/a	0.25%	0.25%

Projected Rates Paid for 3rd Quarter 2020				
Account Balance	IRA Rate	IRA APY	Share Rate	Share APY
\$25.00-\$9,999.99	0.50%	0.50%	0.25%	0.25%
\$10,000-24,999.99	0.75%	0.75%	0.375%	0.375%
\$25,000-\$49,999.99	0.75%	0.75%	0.50%	0.50%
\$50,000-\$99,999.99	1.00%	1.00%	0.75%	0.75%
\$100,000 and above	1.25%	1.26%	1.00%	1.00%
Club Accounts	n/a	n/a	0.25%	0.25%
Share Draft Accounts	n/a	n/a	0.25%	0.25%

Holiday Schedule		
July 3, 2020	Independence Day	Closed
September 7, 2020	Labor Day	Closed



RU ready to RV?
Get great rates and terms at your CU



Whether you're in the market for a vehicle, thinking about how an updated kitchen would make life easier, or determined to get ahead by consolidating

your bills into one payment, go online to apply for your loan from the credit union. Applying for your loan online means you can do it on your schedule, not ours, and from the comfort of your keyboard. Visit www.boptifcu.com, log in to Online Banking and check out our low rates and convenient terms. Then with just a few keystrokes, you can apply. And when you sign up for automatic transfers or payroll deduction, repayment is a snap. So, no need to make a special trip to the credit union when you need a loan. We're here for you 24/7, ready to help you reach your goals.

Supervisory Committee Corner

The Supervisory Committee would like to give a special Thank You to all the BOPTI FCU members who have worked long hours during this Covid- 19 crisis and the family members who stood by their sides. Your hard work is very much appreciated and has not gone unnoticed.

The Supervisory Committee is here for 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

"I love to pay my bills," said no one ever. While we can't promise that you'll ever love or



even like paying your bills, that chore has never been easier. When you use Online Bill Pay from the credit union, you can get the job done quickly and efficiently. So instead of searching for your checkbook, pen, and a stamp, you can simply go online to the credit union's website, www.boptifcu.com. Log in to Bill Pay and with a few clicks and keystrokes, you're done. You can pay bills in a timely fashion by scheduling them to arrive when they are due. In other words, you can log in on the first of the month to schedule all of your payments, even if some are not due until say, the third week of the month. Signing up for Bill Pay is easy, too. Just follow the prompts or contact the credit union.