

BOPTI Bulletin

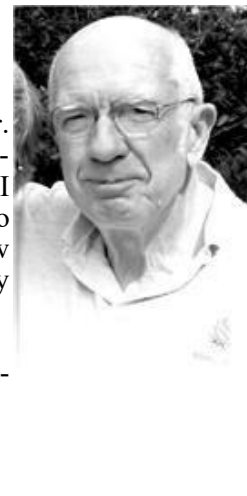
July 2021

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Remembering William Key

On April 27, 2021, the credit union lost one of its longtime satellite representatives, Mr. William Key. After retiring from the Bureau of Prisons in 1984, Bill was the credit union representative at FCI Talladega for 36 years. He advocated for the employees at FCI Talladega, helped grow awareness of the credit union there, and even went and spoke to staff when our field of membership expanded to other institutions. For those that knew him, he was a kind, friendly person, with a joke to share or story to tell. Words are truly not able to convey what Bill meant to the credit union, its staff and its members.

The credit union mourns his loss and extends our condolences and sympathies to his family.



Online Bill Pay

Do you spend hours of time sifting through piles of paper bills, writing checks, buying stamps and waiting at the post office, or worrying if your payment will arrive on time? If so, you can trade all of this in for a quicker and more efficient way to pay your bills with BOPTI Federal Credit Union Online Bill Payer.



This easy, convenient, and affordable solution allows you to pay all of your bills securely, anytime and anywhere! With funds taken directly from your BOPTI Federal Credit Union share draft account and the ability to set up auto payments, you are saving time and taking control of the bill-paying process.

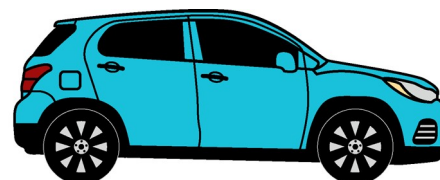
Aside from a quicker, stress-free way to pay bills, Online Bill Payer offers benefits like:

- * 24/7 accessibility through your computer or mobile device
- * Organizing all of your billing information in one, accessible, safe place
- * Payment tracking and history
- * Payment reminders for upcoming bills to avoid late fees
- * Elimination of paper statements
- And more!

Opt for the quicker way to pay your bills. Register for Online Bill Payer today at www.boptifcu.com.

A Vehicle Loan Puts You In The Driver's Seat

If you're in the market for new wheels, see your credit union first. With a pre-approved vehicle loan from the credit union, you'll be in the driver's seat whether you're buying new or new-to-you. That's because you will be able to focus on what you want in a vehicle, not what a salesperson wants to sell you. For example, many promotional loan rates and terms available at a dealership only apply to certain vehicles, sometimes the slower selling models that really don't meet your needs.



A Vehicle Loan from your CU will put you in the driver's seat!

A pre-approved loan also opens up your options to see what's available from a private seller. If you go that route, however, be sure to find out why the vehicle is for sale, ask to review repair and maintenance records, and have the vehicle checked out by a trusted mechanic.

Whatever your vehicle option, know that a pre-approved loan from the credit union is the right choice for financing it. Call on us today.

Rates Paid for 2nd Quarter 2021 and Projected Rates for 3rd Quarter 2021

<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	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 5, 2021	Independence Day	Closed
September 6, 2021	Labor Day	Closed

Supervisory Committee Corner

The Supervisory Committee will be conducting its bi-annual verification of member accounts, in accordance with the national credit union guidelines set for Supervisory Committees. If your account is randomly selected, please review the statement balance that is provided in the letter to your record balance. If the balances differ, please respond back to the address provided in the letter.

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
Anthony Morris
Tom Morris

Supervisory Committee

Herendira Avila
Ken Russell, Chair
Courtney Williams

Take These Four Steps To Protect Yourself From Fraud

The pandemic made 2020 miserable for most of us. But not for fraudsters and con artists. According to the Federal Trade Commission, consumers reported losing more than \$3.3 billion to fraud in 2020 - up from \$1.9 billion the year before.

Remember, neither the credit union nor other financial institution will ever contact you by email, mail, or phone asking for confidential information. Do not respond to anything suspicious. Contact us if you have concerns. Help yourself by taking these steps:

1. Keep identity theft at bay. Don't click on links in unsolicited emails, and make sure your firewalls, anti-spyware, and anti-virus software are current. Use strong passwords, shred financial documents, and paperwork with personal information before you discard them, and guard your Social Security number. Also be wary about giving out your birth date. Secure personal information, especially if you have roommates, employ outside help, or are having work done in your house.

2. Stay alert to signs that require immediate attention, such as bills that do not arrive as expected, calls or letters about purchases, and unexplained credit or account statements or credit denials.

3. Review your credit report regularly. The law requires the major consumer reporting companies (Equifax, Experian, and TransUnion) to annually give you a free copy of your report at your request. Visit AnnualCreditReport.com, call 1-877-322-8228, or write Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Also inspect your financial statements and billing statements regularly, looking for charges you did not make.

4. Take defensive action if you find anything suspicious. Place a Fraud Alert on your credit reports. The alert tells creditors to follow special procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert. A call to one company is adequate: Equifax: 1-800-525-6285; Experian: 1-800-397-3742; or TransUnion: 1-800-680-7289. Close all accounts that have been tampered with or established fraudulently. File a police report to help you with creditors who may want proof of the crime. Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations. Go online to identitytheft.gov or call 1-877-438-4338; or write Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580.