BOPTI Bulletin

October 2025

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Spread Holiday Cheer with Our Special Holiday Loan

The holiday season is right around the corner, and we know expenses can add up quickly. Whether it's purchasing gifts for loved ones, traveling to visit family, or hosting holiday celebrations, your credit union is here to help make this season brighter.

We're offering a **special Holiday Loan** designed to ease the financial stress of the season:

- **Borrow up to $4,000**
- **Low, fixed interest rate of 14.99% APR**
- **Flexible 18-month repayment term**

This limited-time loan provides a convenient and affordable way to cover holiday costs without relying on high-interest credit cards. With predictable monthly payments and a set payoff date, you can enjoy the holidays knowing your budget is under control.

Don't let financial stress take away from the joy of the season. Apply today and make this holiday one to remember!

Some restrictions may apply. Subject to credit approval. Contact the credit union for details.

Unlock Your Financial Goals with a Credit Union Loan

At BOPTI Federal Credit Union, we believe in providing affordable financial solutions that help our members reach their goals. Whether you're planning a family vacation, consolidating debt, covering unexpected expenses, or making a major purchase, our credit union loans are designed with you in mind.

Unlike traditional lenders, we focus on people—not profits. That means you'll enjoy competitive interest rates, flexible repayment options, and personalized service every step of the way. Our loan specialists work with you to ensure your payments fit your budget, giving you peace of mind and confidence in your financial future.

By choosing a credit union loan, you're not just borrowing—you're investing in your financial well-being. Every loan supports the cooperative strength of our membership, helping us keep rates low and service exceptional for everyone.

Now is a great time to take advantage of the credit union difference. Apply today and let us help you turn your financial goals into reality.

Benefits of a Credit Union Loan:

- Competitive interest rates
- Flexible repayment terms
- Local decision-making and service
- Member-focused lending

Visit www.boptifcu.com or stop by any of our main office at FCI Terminal Island to learn more and apply today!

Honoring Our Veterans

At BOPTI Federal Credit Union, we take great pride in serving those who have served our country. This Veterans Day, and every day, we extend our heartfelt gratitude to the brave men and women who have worn the uniform of the United States Armed Forces.

Your courage, dedication, and sacrifice ensure the freedoms we enjoy today. We recognize the commitment it takes to serve, and we are honored to count many veterans and their families as part of our credit union community.

As a member-owned financial institution, we strive to provide the same loyalty, integrity, and dedication that you have shown to our nation. Whether through financial services tailored to your needs, or simply offering a place where you and your family are valued, we are here to support you—just as you have supported all of us.

To every veteran, thank you for your service. We are proud to stand with you, today and always.

Supervisory Committee Corner

The Supervisory Committee would like to wish all the BOPTI Credit Union members and their family a wonderful holiday season.

The Supervisory Committee is here for the members of BOPTI Federal Credit Union. To address any concerns, please contact us at:

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

Board of Directors	Supervisory Committee
Frank Calderon	Herendira Avila
David Moore	Courtney Bernal
Anthony Morris	Ken Russell, Chair
Tom Morris	
Felicia Stromile	

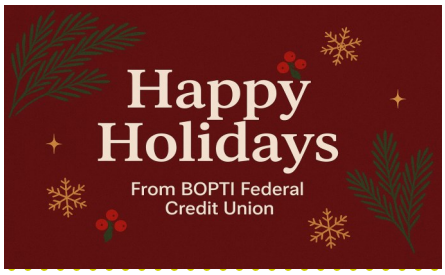
Happy Holidays from BOPTI Federal Credit Union

As the holiday season arrives, we want to take a moment to express our heartfelt gratitude to you—our valued members. Your trust, loyalty, and continued support are the reason we've been able to serve our community year after year.

At BOPTI Federal Credit Union we believe that being part of the credit union means more than just banking—it means being part of a family. Together, we've built a strong and supportive community focused on helping each other achieve financial success.

This holiday season, we celebrate not only the joy of the year but also the partnerships we've built with you. Every account opened, loan secured, and financial milestone reached has strengthened our cooperative spirit and allowed us to continue providing the personalized service you deserve.

From all of us at BOPTI Federal Credit Union, thank you for allowing us to be part of your financial journey. We wish you and your loved ones peace, joy, and prosperity this holiday season and in the year to come.



Plan Today, Enjoy Tomorrow: The Importance of Saving with an IRA

Planning for retirement may seem far away, but the steps you take today can make a big difference in your future. An Individual Retirement Account (IRA) is one of the most effective tools for building long-term financial security, and at BOPTI Federal Credit Union, we're here to help you make the most of it.

With an IRA, your savings can grow steadily over time through tax advantages and compounded earnings. Whether you choose a Traditional IRA—with tax-deferred contributions—or a Roth IRA, where qualified withdrawals are tax-free, both options offer valuable ways to prepare for life after work.

Saving for retirement is not just about money—it's about peace of mind. Having a strong retirement plan means more freedom, more choices, and the ability to enjoy the lifestyle you've worked so hard to achieve. Starting early, even with small contributions, can have a powerful impact over time.

Your future self will thank you for the steps you take today. Visit www.boptifcu.com or stop by the credit union to speak with one of our representatives about opening or contributing to an IRA account.

Start building your tomorrow, today.

Holiday Schedule

Columbus Day	October 13, 2025	Closed
Veterans Day	November 11, 2025	Closed
Thanksgiving Day	November 27, 2025	Closed
Day after Thanksgiving	November 28, 2025	Closed
Christmas Day	December 25, 2025	Closed

Rates Paid for 3rd Quarter 2025 and Projected Rates for 4th Quarter 2025

Account Balance	IRA Rate	IRA APY	Share Rate	Share APY	Share Draft Rate	Share Draft APY
$500.00 to $10,000.00	0.50%	0.50%	0.25%	0.25%	0.25%	0.25%
$10,000.01- $25,000.00	0.75%	0.75%	0.50%	0.50%	0.25%	0.25%
$25,000.01-$50,000.00	1.00%	1.00%	0.75%	0.75%	0.50%	0.50%
$50,000.01-$100,000.00	1.25%	1.26%	1.00%	1.00%	0.75%	0.75%
$100,000.01 and above	1.50%	1.51%	1.25%	1.26%	1.00%	1.00%
Club Accounts	n/a	n/a	0.25%	0.25%	n/a	n/a