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BOPTI Federal Credit Union

We pledge to continue to serve you and your family, as if you were our own family.



It's Your Money... And You Need It Now!

Ready for instant access to your funds? **BOPTI Debit Cards** are available for all members! If you don't currently have a checking account, just reach out to us to get one started and we'll add a card to your membership. It's the simplest way to enjoy secure, everyday spending with the credit union you trust.

Keep Your Cash, Lose the Surcharge!

Conveniently access your cash anytime with your **BOPTI Debit Card**! You can withdraw funds at thousands of locations nationwide. To avoid surcharges, simply use the **ATM Finder** on our website to locate a fee-free ATM near you.

From the Island to the Future: The Evolution of BOPTI FCU

Legacy Born on the Coast

The history of BOPTI Federal Credit Union is inseparable from the history of FCI Terminal Island. The prison itself opened its doors on June 1, 1938, as a pioneering federal facility on the San Pedro coast. Over the decades, it has served as a naval station, a medical center, and a critical hub for the Bureau of Prisons.

In 1955, as the Bureau of Prisons resumed full control of the facility, a small group of visionary employees recognized a need. They wanted a financial institution that understood the unique rigors of federal correctional work—the long shifts, the specialized retirement paths, and the commitment to public safety. With that mission, BOPTI Federal Credit Union was founded. For over 70 years, we have been more than just a credit union; we have been a partner to the men and women behind the badge.

Expanding Our Borders

While our roots are in San Pedro, our mission has always been to serve the broader BOP family. We are always looking to expand our field of membership to other federal prisons. If you are at a prison or know someone who works within the BOP that does not have us as their credit union, please reach out to us.

Our goal is to bring the same personalized, high-yield financial products and low-interest lending to even more employees across the Bureau of Prisons and other federal institutions. Whether you were stationed at Terminal Island or a facility across the country, if you are part of the federal corrections community, you belong at BOPTI.

New Horizons: Relocating for Better Service

To better support our growing membership and provide modern, accessible facilities, BOPTI FCU is officially looking to relocate within the Southern California area. While Terminal Island has been our home for a long time, this move represents our commitment to growth. We are searching for a new space that offers improved accessibility for our local members while serving as a hub for our members nationwide. We are dedicated to ensuring this transition is seamless, with no interruption to the "Once a Member, Always a Member" service you expect.

Our Commitment to You

As we look toward this new chapter in 2026, our core philosophy remains unchanged. We exist to serve those who serve our country. By expanding our membership and modernizing our physical presence, we are ensuring that BOPTI FCU remains the strongest financial anchor for the Bureau of Prisons for the next 70 years and beyond.

Holiday Schedule:

May 25 – Memorial Day

June 19 – Juneteenth

Quarterly Checklist

To stay ahead this season, consider these three moves:

Review "Subscriptions":

Go through your financial statements to ensure your recurring payments are items you are using. You would be amazed how often subscriptions will still be active that you forgot about

Ladder Your Savings:

Consider a "CD Ladder"—splitting your savings into multiple CDs or CDs of various lengths. BOPTI FCU offers three different CD options: 12 months, 2.5 years, and 5 years. The rates will vary month to month.

Update Your Security:

Please look over your BOPTI membership accounts to make sure your personal information is correct. This includes your government names being used. A common issue are addresses, emails and phone numbers not being up to date. For extra security you can add a “code word” to your account as an extra safety measure.

Navigating the 2026 "Wait-and-See" Economy:

What It Means for You



As we move into the second quarter of 2026, the financial landscape is defined by a singular phrase: **cautious optimism.** After the series of interest rate cuts we saw in late 2025, the Federal Reserve has hit the "pause" button for the first half of this year. While the markets adjust to this "new normal," there are several key trends and current affairs that impact your wallet and your strategy at the credit union.

The Federal Reserve’s Steady Hand

At the most recent **Federal Open Market Committee (FOMC)** meeting in March, the Fed held the benchmark interest rate steady at **3.50% to 3.75%**. While many were hoping for further cuts this spring, policymakers are wrestling with "sticky" inflation and geopolitical uncertainty—specifically regarding volatile oil prices and global supply chains.

What this means for your savings: Since rates aren't dropping further right now, high-yield savings accounts and Certificates of Deposit (CDs) are still offering competitive returns. If you have "lazy" cash sitting in a standard checking account, now is an excellent time to lock in a CD rate before the Fed potentially makes its one projected cut later this year.

What this means for your loans: Mortgage and auto loan rates have stabilized. If you’ve been waiting for rates to hit rock bottom, we may be near the "floor" for 2026.

The Rise of "Everyday AI" in Finance

2026 has become the year where Artificial Intelligence moved from a tech buzzword to a practical tool in your mobile banking app. Financial institutions are increasingly using AI to provide:

Hyper-personalized budgeting: Tools that predict your upcoming bills and suggest exactly how much to move into savings.

Advanced Fraud Detection*:* Real-time monitoring that can spot a suspicious transaction before it even clears.

Biometric Security: Moving away from easily hackable passwords toward passkeys and facial recognition for a more secure experience.

A Shift in "Defensive" Investing

With the stock market experiencing some volatility due to energy price swings, many experts are suggesting a "defensive" posture. Traditionally, people ran to "Consumer Staples" (grocery and household brands) during uncertainty. However, the current trend is shifting toward **Healthcare and Utilities**. These sectors are proving more resilient in 2026 because they are less sensitive to fuel prices and more supported by long-term demographic needs.

Paid Rates for 1st Quarter 2026

By Balance	IRA (Rate / APY)	Share (Rate / APY)	Share Draft (Rate / APY)
$500 - $10k	0.75% / 0.75%	0.50% / 0.50%	0.25% / 0.25%
$10k - $25k	1.00% / 1.00%	0.75% / 0.75%	0.50% / 0.50%
$25k - $50k	1.25% / 1.26%	1.00% / 1.00%	0.75% / 0.75%
$50k - $100k	1.50% / 1.51%	1.25% / 1.26%	1.00% / 1.00%
$100k+	1.75% / 1.76%	1.50% / 1.51%	1.25% / 1.26%
Club Accounts	n/a	0.50% / 0.50%	n/a

Projected Rates For 2nd Quarter 2026

By Balance	IRA (Rate / APY)	Share (Rate / APY)	Share Draft (Rate / APY)
$500 - $10k	0.75% / 0.75%	0.50% / 0.50%	0.25% / 0.25%
$10k - $25k	1.00% / 1.00%	0.75% / 0.75%	0.50% / 0.50%
$25k - $50k	1.25% / 1.26%	1.00% / 1.00%	0.75% / 0.75%
$50k - $100k	1.50% / 1.51%	1.25% / 1.26%	1.00% / 1.00%
$100k+	1.75% / 1.76%	1.50% / 1.51%	1.25% / 1.26%
Club Accounts	n/a	0.50% / 0.50%	n/a