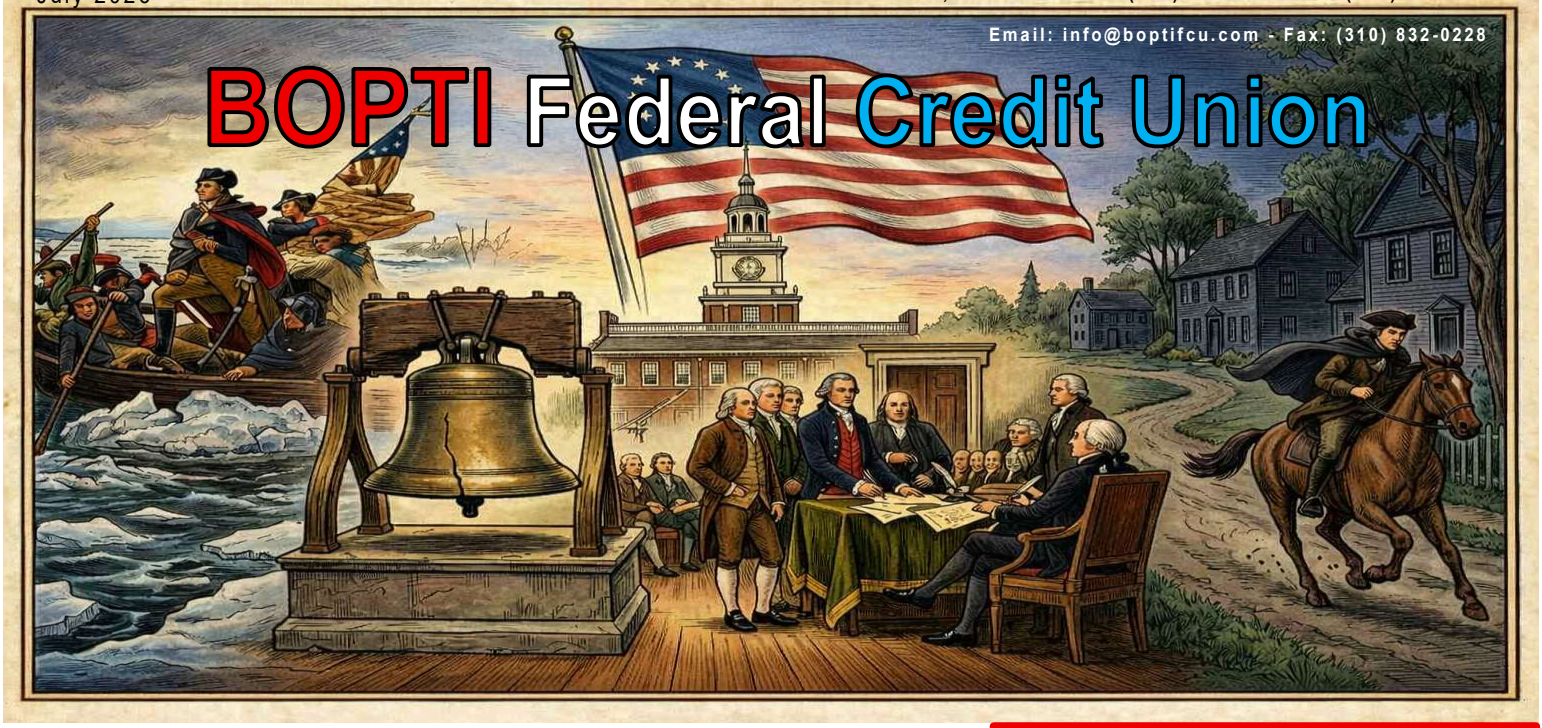
1451 S Seaside Ave. Terminal Island, CA 90731 -- Ph: (800) 397-9227 - Ph: (310) 832-0227
Email: info@boptifcu.com - Fax: (310) 832-0228

BOPTI Federal Credit Union



The Big Picture: National Economic Trends and the Credit Union Difference

As we move through 2026, the U.S. economic environment continues to evolve. Keeping an eye on national financial trends is a great way to understand the broader economic picture and how it shapes consumer habits. Here is a brief look at the key topics currently impacting household budgets across the country.

Inflation Stabilizing, But Prices Remain High

While the rapid price spikes of recent years have largely leveled out, inflation is still a factor, hovering slightly above the Federal Reserve's traditional 2% target. Because prices for everyday goods and services are stabilizing at these higher baselines rather than dropping, managing a household budget carefully remains just as important as ever for families looking to maximize their purchasing power.

A Focus on Financial Security and Tech

Behind the scenes, 2026 is a major year for financial technology and security. Institutions nationwide are heavily prioritizing advanced technology and Artificial Intelligence (AI) to combat sophisticated fraud tactics, such as deepfakes and automated phishing. Staying vigilant, monitoring your accounts regularly, and using secure digital tools are the best ways to protect your personal information in today's digital age.

The Credit Union Advantage

During times of national economic shifts, the cooperative structure of a credit union stands out. Unlike commercial banks that focus on shareholder returns, credit unions operate under a member-first, not-for-profit philosophy. This model emphasizes long-term stability, allowing institutions to focus on providing steady, reliable value, low fees, and strong capital reserves to support members through any economic climate.

Corporate Office Relocation Update

As a quick update for our members regarding the recent closure of FCI Terminal Island, BOPTI Federal Credit Union is still in the process of relocating our corporate office. We want to firmly reassure everyone that **BOPTI Federal Credit Union is not closing**.

We have successfully narrowed down our options for a new headquarters and are currently finalizing the building details, with our top priority being to ensure that all member services and daily operations continue without any interruption.

We appreciate your continued trust during this transition, and we will notify you as soon as the details are finalized and a definitive decision has been made.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Holiday Schedule:

Independence Day (July 3) – Half Day

Labor Day (Sept 7) – Closed

Columbus Day (Oct 12) – Closed

Veteran's Day (Nov 11) – Closed

Simplify Your Banking with a BOPTI Checking Account

We want to remind all our members that we offer convenient checking accounts designed for your everyday needs. With a BOPTI checking account, you benefit from:

Debit Card Access: Enjoy seamless purchases and withdrawals wherever your life takes you.

No Hidden Costs: Our checking accounts feature no minimum balance requirements and no monthly fees.

Easy Account Setup: We can send you a secure document to fill out and sign entirely online, making it easier than ever to get started.

Surcharge-Free ATM Access: Use the ATM locator on our website to find surcharge-free ATMs nationwide within our network.

Please contact us if you would like to open your account today!

Smart Defense: Guarding Your Wallet Against Modern Fraud

As technology evolves, the ways we protect your hard-earned money evolve too. Lately, financial institutions across the country have seen a rise in sophisticated digital fraud and phishing scams, often specifically targeting older adults. Scammers are getting smarter, using artificial intelligence to mimic official emails, texts, and even phone calls.

At the credit union, we are heavily investing in advanced, secure AI tools behind the scenes to spot fraudulent activity and stop it before it starts. But the absolute best line of defense will always be **you**.

Quick Tips to Stay Secure

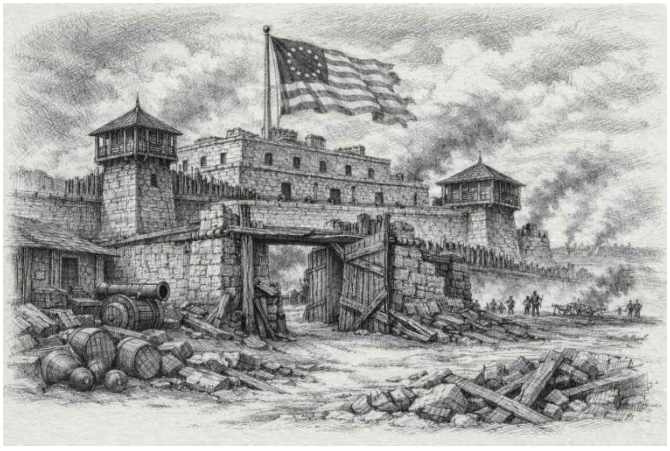
The "No-Ask" Rule: We will never contact you out of the blue asking for your online banking password, full SSN, or one-time passcodes. If someone asks, hang up immediately.

Protect Your "Code Word": Set up a unique security code word in our online banking portal. This is our absolute final identifier over the phone. Our staff cannot provide hints, and your SSN will never be used as a backup.

Official Partners: To help you spot scams, note that we contract Benstar Professional Services (led by Reggie Benson's team) as our official collection company for late or delinquent loans. They operate legally on our behalf.

Trust Your Gut: Never click links in urgent texts about a "frozen account." Instead, log into your mobile banking app directly or call the number on the back of your card.

Monitoring is Free: You can use our mobile app or our online website to login to your account. Here you can keep an eye on the transactions being made on your account.



Paid 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

Paid Rates for 3rd 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