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Q4. October 2026



BOPTI Federal Credit Union

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Your Holiday Loan Is Here!

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Holiday Schedule:

October 12 – Indigenous Peoples' Day / Columbus Day

November 11 – Veteran's Day

November 26/27 - Thanksgiving

December 24 – Christmas Eve (½ Day)

December 25 – Christmas Day

December 31 - New Years Eve (½ Day)

January 1, 2027 – New Years Day

BOPTI Federal Credit Union Is Moving to Irvine!

For over 70 years, BOPTI Federal Credit Union has proudly called Terminal Island home, operating right alongside the Bureau of Prisons employees and families we serve. With the closure of the Terminal Island prison, we're embarking on an exciting new chapter: relocating our office to Irvine, California.

What's Happening

We're pleased to share that escrow has officially closed on our new building in Irvine, CA. Since then, our team has been hard at work with contractors and designers to plan a buildout that will serve our members for decades to come. We're currently finalizing those plans and expect to break ground on construction soon.

Why Irvine?

We want to be transparent: we recognize that moving to Irvine means moving further away from our original home, and that this will affect members who live and work near Terminal Island. This is not a change we take lightly.

As FCI Terminal Island employees have been relocated to facilities across the country, our member base near our current location has naturally become smaller. At the same time, BOPTI FCU has always served Bureau of Prisons employees and families nationwide, and we remain committed to that mission. Our online banking, mobile app, remote deposit, and other digital services ensure that our members — wherever they are stationed — can continue banking with us without interruption.

For our in-person visitors, Irvine offers real advantages. Its central location and access to multiple major transportation routes will make our new office easier to reach for a broader cross-section of our membership than our current site allows.

When Will We Move?

While construction timelines can shift, we're currently targeting a move around the beginning of the new year. We know many of you will have questions about exactly when and where — rest assured, we will share our new address and specific moving details as soon as we're ready to receive mail and visitors at the new location. In the meantime, please continue using our current contact information for all correspondence, so nothing gets lost in the transition.

Stay Tuned

This move represents an exciting investment in BOPTI FCU's future and our continued commitment to serving you. We'll keep you updated every step of the way — through this newsletter, email, and our website — as we get closer to moving day.

Thank you for your patience and continued trust in BOPTI Federal Credit Union. We can't wait to welcome you to our new home in Irvine!

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

How To Reach Us!

Phone
310-832-0227

Email
info@boptifcu.com

Mail
1451 S Seaside Ave
San Pedro, CA 90731

Our office is relocating early next year — mailing address above remains active until our move is complete. We'll share our new Irvine address as soon as we're ready to receive mail there.

Keep Your Information Up-to-Date

Moved recently? Changed your phone number, email, or legal name? Please remember to update your information with BOPTI FCU. Updating your address with the Post Office does not automatically update it in our system.

You can update your information two ways:

- **Online through your online banking portal**
- **By contacting us via the methods listed above**

Your 2026 Holiday Loan Has Arrived!

The holidays can bring extra expenses, and BOPTI FCU is here to help. For a limited time, our Holiday Loan offers up to $4,000 at a 14.99% APR, with 18 months to repay — giving you breathing room to cover gifts, travel, or other seasonal costs without the strain on your budget.

How to Apply

A Holiday Loan application is included with this newsletter. Simply fill it out by hand and send it back to us — along with any income statements you have — by mail or email.

This offer is available only through the end of the year, so don't wait — apply today and give yourself one less thing to worry about this address is current and matches your Terminal Island office, since you mentioned the new Irvine address isn't being released yet — just flagging it so correspondence doesn't get mixed up with the move timeline.

Banking With Us From Anywhere!

BOPTI FCU has served members nationwide for decades, and as we relocate our office away from where the credit union was founded, we know some of you are wondering what that means for your day-to-day banking. The good news: wherever you're located, you don't need to step into a branch to manage your account.

Open a Checking Account & Get Your Debit Card

If you don't already have a checking account with us, now's a great time to add one. A BOPTI checking account comes with a Visa debit card accepted everywhere Visa is — giving you full access to your money without a branch visit. Need cash? Use the ATM locator on our website to find surcharge-free ATMs near you. To get started, just contact us and we'll send you a short digital form.

Mobile Deposit & Direct Deposit

Deposit checks right from your phone with our mobile app — just snap a photo and your funds are on the way. You can also set up direct deposit so your paycheck lands straight into your account automatically, no deposit needed at all.

Making Loan Payments

You can also make loan payments from outside financial institutions — whether using a credit or debit card, or your account and routing numbers from another bank or credit union.

Q3 2026 Rates

Account Balance	IRA Rate	IRA APY	Regular Share Rate	Regular Share APY	Share Draft Rate	Share Draft APY
$25.00 - $10,000.00	0.75%	0.75%	0.50%	0.50%	0.25%	0.25%
$10,000.01 - $25,000.00	1.00%	1.00%	0.75%	0.75%	0.50%	0.50%
$25,000.01 - $50,000.00	1.25%	1.26%	1.00%	1.00%	0.75%	0.75%
$50,000.01 - $100,000.00	1.50%	1.51%	1.25%	1.26%	1.00%	1.00%
$100,000.01 and above	1.75%	1.76%	1.50%	1.51%	1.25%	1.25%
Club Accounts	n/a	n/a	0.50%	0.50%		

Declared Rates Q4 2026

Account Balance	IRA Rate	IRA APY	Share/Draft Rate	Share/Draft APY
$25.00 - $10,000.00	1.00%	1.00%	0.75%	0.75%
$10,000.01 - $25,000.00	1.25%	1.26%	1.00%	1.00%
$25,000.01 - $50,000.00	1.50%	1.51%	1.25%	1.26%
$50,000.01 - $100,000.00	1.75%	1.76%	1.50%	1.51%
$100,000.01 and above	2.00%	2.02%	1.75%	1.76%
Club Accounts	n/a	n/a	0.75%	0.75%