

Save the Date For Our 74th Annual Meeting of the Members

Our 74th Annual Meeting of the Members will be held on Wednesday, October 19, 2016

Nominations are Open for the Board of Directors

The Nominating Committee will be accepting packages for consideration beginning June 21, 2016.

The timeline for this year's Annual Meeting and Elections are as follows:

- JUNE 21: The Chair appoints a Nominating Committee of 3 or more members.
- JULY 21: The Nominating committee files all nominations with Secretary of the Credit Union.
- AUGUST 4: The Secretary of Credit Union announces nominations. Nominations for vacancies may also be made by petition signed by 1% of the members with a minimum of 20 and a maximum of 500.
- AUGUST 29: Nominations by petitions close.
- SEPTEMBER 6: Nominations by petition must be filed with the Secretary of the Credit Union.
- SEPTEMBER 14: The Secretary of the Credit Union, posts in a conspicuous place at the Credit Union all nominations by petition along with those from the Nominating Committee.

Members not nominated by the Nominating Committee have the right to become candidates "by petition signed by 1% of the members" {Article V, Section 1(b)}; given the size of the membership on July 31st, 2016, the estimated minimum number of required member signatures is 128.

A petition form, as well as the required forms that need to be submitted with the completed petition, are available from Debbie Crowson at: dcrowson@coopfcu.org, and or Fadhila Holman, CEO, at: fholman@coopfcu.org. Documents that are required {Article V, Section 1(c)} to be submitted along with the petition are:

1. A Bio/Statement of Qualifications, 250 words or less
2. "a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office"
3. Authorization for background check, NCUA Application, Form 4063a, other forms and supporting documentation as required by the National Credit Union Administration (NCUA)

The above must be submitted no later than 5:00 p.m. on August 29, 2016 to the following address:

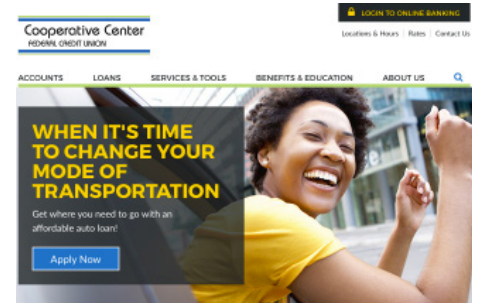
Cooperative Center FCU
Attention: Fadhila Holman, CEO
2001 Ashby Avenue, Berkeley, CA 94703

Please note: Petition signors must be 18 years old, a primary member on a natural person share account and in good standing to validly sign a petition or to be elected to the Board. For Non-Natural Person members, such as businesses or organizations, signatures (the same as official ballots) must be accompanied by an official designation of voting rights for the organization (one member/one vote). Petition signatures will be validated by the Teller of Elections (League of Women Voters).

Thank you for your participation in making Cooperative Center FCU a vital community institution!

Your Cooperative Center FCU Board of Directors

Bright New Cards Brand New Website



You've given us your feedback and we've been listening. Whether it's our new EMV Chip cards to improve your safety while you shop or a brand new website, we're taking steps to improve your credit union experience.

Bold New Cards, Bold New Technology
Our new EMV enhanced debit and credit cards take the worry out of shopping by encrypting every transaction. Members with expiring Debit and/or Credit cards will begin receiving new EMV Chip cards beginning late this summer.

Our Website Has a Fresh New Look!
Easy on the eyes and easy to use, the new website will give you a much improved user experience. We've also included new financial resources such as our Guides to Money (GTM).



GTM includes online courses for money management, financial literacy tools and a money management blog. We hope that these changes and improvements will enhance your membership with us.

What's next to change within your credit union? Look for your next newsletter, check out our website, like us on Facebook and follow us on Twitter!

IN HONOR OF 74 YEARS OF BUSINESS

HELP US CELEBRATE BY REFINANCING YOUR AUTO LOAN WITH US AND SAVING ON YOUR MONTHLY PAYMENTS!



74 DAYS WITH NO PAYMENT!



.74%^{APR*} OFF YOUR CURRENT RATE!



\$74 CREDIT UNION PARTICIPATION REWARD FOR BRINGING YOUR AUTO LOAN TO YOUR COOPERATIVE!

*APR=Annual Percentage Rate. The vehicle must be a model between 2008-2016, have a balance owed of at least \$10,000 and currently be financed through another financial institution. Loans currently financed through Cooperative Center Federal Credit Union are not eligible. Your present loan must be current. Rate and term may vary based on credit worthiness, age of vehicle, mileage, and value of vehicle. Contact a Loan Officer for minimum/maximum loan terms based on amount financed. Subject to credit approval. Floor rate of 1.89% APR applies. Some members may qualify for more than a 1% APR savings. 74 day deferred payment is optional. Interest will continue to accrue during the 74 day no-payment period. First payment(s) may be applied to interest only. Participation reward will be deposited into member's account. If the loan is paid off prior to 24 months or half of the original loan's term, whichever is less, participation reward will be forfeited. Participation reward will be issued within 90 days of loan funding. Participation reward capped at \$74. Please speak with a loan officer for complete details and restrictions. Cooperative Center FCU membership is required. This offer may change or be revoked at any time, without notice, and cannot be combined with other offers. Offer ends August 15, 2016.

CU Road Pal Keeps Your Summer Vacation Moving



We now offer CU Road Pal, a roadside assistance program created exclusively for you that provides unparalleled service and unprecedented value. CU Road Pal offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road. For less than \$1 per week* get the safety and security of roadside assistance.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, CU Road Pal is here to help get you back on the road quickly. CU Road Pal's professional customer service team is just a phone call away, ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. Speak to a credit union team member representative or visit LoveMyCreditUnion.org to learn more.

*Based on individual roadside assistance plan.

Making Life Easier When You're On the Road With the VISA® TravelMoney Card



ACCEPTED WORLDWIDE

Make purchases at the 25 million merchants worldwide that accept Visa debit cards.

EASY ACCESS TO CURRENCY

Skip the currency exchange line. Get local currency at 1 million+ Visa ATMs worldwide.

RELOADABLE ANYWHERE

Add money in person, over the phone or online. Use cash, funds from your bank account, or your Visa debit or credit card.

EMERGENCY CASH REPLACEMENT

Get card and cash replacement almost anywhere in the world, generally within one business day.

24-HOUR CUSTOMER ASSISTANCE

Use our international toll-free phone numbers to report a lost or stolen Visa TravelMoney card.

FRAUD PROTECTION

Visa's Zero Liability policy helps protect your card from fraudulent charges.

Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions, or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

HELP WHEN YOU'RE ON THE ROAD

With Visa TravelMoney, you have access to translation assistance 24 hours a day, medical and legal referrals, emergency trip arrangements and emergency messages to relatives.*

Does the VISA TravelMoney card seem right for your wallet? Visit the branch and pick one up today!

*Certain restrictions, limitations, and exclusions apply and benefit configuration may vary. Please refer to your Guide to Benefits or contact your issuer for full program terms and conditions, and to confirm specific coverage levels.

Get Away for Less with Get Away Today®



Get Away Today and Cooperative Center Federal Credit Union are so excited to be a part of all the fun things happening in Southern California this summer!

It's your LAST CHANCE to be a part of Disneyland® Resort Diamond Celebration. With dazzling decor throughout the park and three incredible nighttime spectaculars, you won't want to miss it.

Plus, Season of the Force is going strong at Tomorrowland with newly themed attractions, character meet-n-greets, and so much more for Star Wars fans.

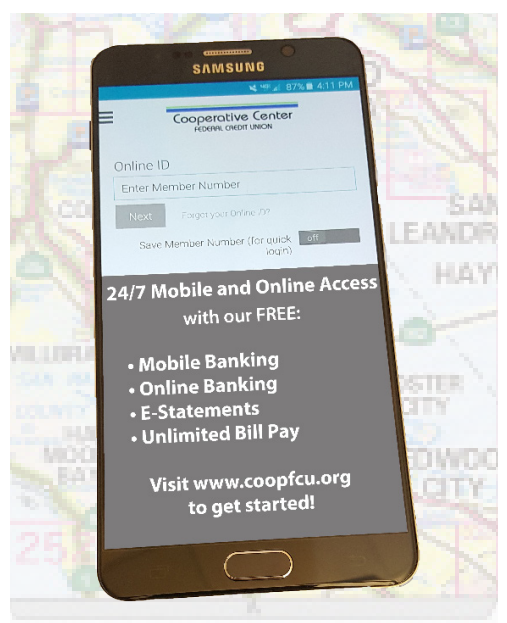
"The Wizarding World of Harry Potter" is now open on the west coast at Universal Studios Hollywood! With exciting rides, unique experiences and fabulous food, you will surely have a magical time.

SeaWorld San Diego is hosting their Summer Nights and SeaWorld's Summer Vibes. Summer Nights kicks off Memorial Day weekend with longer park hours, nighttime shows, and spectacular firework displays through September 5, 2016. Plus, Summer Vibes features the hottest performing groups on select dates June - August.

Not only does Get Away Today provide great theme park discounts and vacations, they also provide other products and services to enhance your trip. Did you know that Get Away Today® also provides cruise and hotel packages? How about discounted car rentals and flights or even new luggage? Let Get Away Today help you make every vacation that much better with the discounts you need.

Take your family on a summer vacation they'll remember forever! Hold your vacation for just \$125 and with Get Away Today's Best Price Guarantee, you'll get the lowest price on your ultimate Southern California Vacation.

Visit getawaytoday.com or call 855-GET-AWAY and mention Cooperative Center Federal Credit Union when booking.



Why Hassle with Cash?

Try using your VISA® Debit Card for purchases like these:

- Coffee • Stamps • Movie Tickets
- Magazines • Transportation • Gas
- Soft Drinks • Fast Food • Parking
- Groceries • DVD Rentals • Snacks

Celebrate Our 74th Anniversary!

Transfer your high interest credit cards and save!



	VISA® GOLD	VISA® CLASSIC
Annual Percentage Rate (APR) Fixed Rate for Purchases, Balance Transfers and Cash Advances	9.99-10.50% based on credit worthiness.	12.95-14.75% based on credit worthiness.
Annual Fee	NONE	NONE
Balance Transfer Fee	NONE	NONE
Cash Advance Fee	\$5.00 or 2.00% of the amount of each cash advance, whichever is greater.	
Minimum Finance Charge	\$0.00	\$0.00
Late Payment Fee	Up to \$15.00	Up to \$15.00
Returned Payment Fee	Up to \$28.00	Up to \$28.00
Card Replacement Fee	\$10.00 1st Card, \$20.00 2nd Card, \$30.00 3rd Card	
Grace Period for Repayment of Balances for Purchases:	You have 25 days from the billing cycle closing date to repay your balances for purchases before a finance charge will be imposed. No grace period for cash advances.	
Method of Computing the Balance for Purchase:	Average Daily Balance (including new purchases)	
Minimum Payment Due:	3.00% of outstanding balance or \$15, whichever is greater.	
APR = Annual Percentage Rate, which is subject to change.		

*APR = Annual Percentage Rate. 1: Visa® balance transfers will be treated as a cash advance and will accrue interest at 7.4% APR for the life of the transfer amount. \$500 minimum balance transfer. Transferred balances cannot come from another Cooperative Center FCU Visa® Credit Card. Highest rate balances are paid off first. 7.4% APR rate applies to transferred balances from another financial institution only. Standard APR for purchases still applies. Transfer/Advance Fees waived. Based on credit worthiness. Cooperative Center FCU membership is required. Offer ends September 30, 2016.

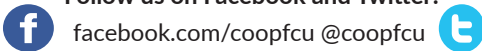
Cooperative Center

FEDERAL CREDIT UNION

2001 Ashby Avenue, Berkeley, CA 94703
Phone: (510) 845-6428
Fax: (510) 841-7856

First 24 Voice Banking (24 Hours a Day)
1-800-FIRST24 (1-800-347-7824)
www.coopfcu.org

Follow us on Facebook and Twitter!



Hours of Operation

Monday - Friday: 9:30am - 6:00pm



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



**Why Give You Only Two Days to Save?
Take advantage of Enterprise sale prices
ALL MONTH LONG!**

**Payments as low as \$262 per month!¹
Enterprise will appraise your vehicle using
Kelley Blue Book® Trade-In Value and add \$1,500.²**



August 1-31st, 2016

14812 E 14th St, San Leandro, CA, 94578 • (510) 297-0500



1: Rates as low as 1.89% APR for 60 months. Loan example: loan for \$15,000, for 60 months at 1.89%^{APR} has an estimated payment of 262.21. APR=Annual Percentage Rate. 100% Financing available including Tax, Title and License. Financing for qualified Cooperative Center Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased 8/1/16 - 8/31/16. This offer cannot be combined with any other offer except those listed on this advertisement.

2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2016 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1,500 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington D.C. Offer valid 8/1/16 - 8/31/16. No cash advances. This offer cannot be combined with any other offer except those listed on this advertisement. Used vehicles are previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. * Restrictions apply. For details, see an Enterprise Car Sales Manager. **Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada.

Have you thought about what will happen to your favorite businesses and their employees when the owners retire?

Did you know that retiring baby boomers own two out of every three U.S. businesses with employees? Have you thought about what will happen to your favorite businesses and their employees when the owners retire? Succession planning is a real need for companies today, as only a fraction (15%) of family-owned businesses have kids who want to take them over. It can be devastating for communities when these long-standing, locally rooted businesses close or are sold to out of town buyers that relocate or cut jobs. But there can be another way.

The Island Employee Cooperative is the story of three locally owned shops that have served a community for 43 years. These stores meet the neighborhood's basic needs for grocery, gas, hardware and pharmacy.

They still exist today as vibrant local businesses because when the long-time owners retired, they sold the business to the employees. It happens to be in Maine, but could be in our neighborhood.

In 2014, Vern and Sandra Seile wanted to sell their business and retire, but worried that an outside buyer would consolidate operations and cut jobs. Many of their 60 employees had worked with them for several decades and they had formed a close community with their customers. By selling the shops to the employees, not only did the Seiles save 60 jobs, they gave their employees access to business ownership. In addition, the Seiles were able to get a fair price and take advantage of substantial tax benefits for becoming employee owned.

Employee ownership doesn't just sound good; it creates strong local economies. Studies show that employee owned businesses deepen impact in communities by increasing job quality and stability, investing locally and having a positive impact on job creation and business retention.

Do you know a locally owned business that you think could be a fit for employee ownership?

Project Equity can help! Project Equity is an Oakland-based nonprofit that helps business owners figure out if employee ownership is a good fit, and supports businesses in making the transition.

Visit project-equity.org and connect with them on social media.

project
{EQUITY}



Hilary Abell and Alison Lingane, founders of Project Equity



Cooperative Center FCU Faith Walkers 2015 60+ Strong!

Annual Walk Team Drive
Friday, July 29th, 2016 • 10:00am-4:00pm
In Your Credit Union Lobby

Enjoy pink-themed treats!

Check out the goodies we'll have available, for a donation, including t-shirts and tank tops!

Register to Walk/Run the 12th Annual Faith Fancher 5K Breast Cancer Challenge and join our team!

Sign our Walk Team Banner!



Carolyn Tyler • Barbara Rogers • Renel Brooks-Moon • Pam Moore • Tammerlin Drummond • Rita Williams • Cheryl Hurd • Rosie Lee Allen

Some of the local media celebrities and Members of the Friends of Faith, Inc. Board will be joining us for the Walk Drive in our lobby. Make sure to say hello!



Time to lace up your walking shoes!

Join us for the 12th Annual Faith Fancher 5k Breast Cancer Challenge on August 27, 2016.

Get out into the fresh air and come walk with us! For the last 11 years hundreds of supportive walkers have taken to the path around beautiful Lake Merritt in Oakland to walk and run while celebrating those who've survived and honor those who've passed on. This year Cooperative Center FCU wants to have the biggest and pinkest walk team possible!

Can't walk that day? Make a small donation for yourself, a friend or family member to become a virtual walker! Your small donation grants you a signature on our enormous banner with any message you choose. Walk with us in spirit as we carry you and every other signer around the lake. For more information on the event please visit: www.faithfancher5k.org.

Our Board of Directors

The list below includes the elected Officers' positions.

Shyaam Shabaka, Chair
Celeste McAllister, Vice Chair
Mike Leung, Treasurer
Sushil Jacob, Secretary
Jesse Palmer, Director
Laura Herrera, Director
Jesse McCarter, Director

Supervisory Committee

Reginald Hairston
Grace Streltzov
TBA in next newsletter

You may contact your Supervisory Committee with questions or concerns by email:

SupervisoryCommittee@coopfcu.org
or reach them at their Supervisory Committee mailing address:
PO Box 3445, Berkeley, CA 94704

*"Before the arrival of the credit union, people who were from the poor background or a working class background couldn't borrow from banks."
- John Hume*

Expanding the Smile Lifestyle Movement Across the Country Join Him Here on Sept. 10, 2016!



Jason Vitug is an author, speaker, and social impact entrepreneur as founder personal finance website and lifestyle brand - Phroogal. He is a financial motivator and lifestyle engineer helping thousands of people around the country live their dream lifestyle through financial knowledge.

Jason is the promoter of The Smile Lifestyle movement, an online and social community of millennials who are living purposeful lives and making informed financial decisions to stop wasting time



We've Got a Loan for That



Rates as low as 8.74%^{APR*} for our 74th Anniversary!

No matter what you need help financing, we've got you!

*APR=Annual Percentage Rate. All loans subject to credit approval. Rates vary with terms and credit worthiness and are subject to change without notice. Maximum amount of unsecured credit that may be extended to any member is \$35,000 including credit card, line of credit, individual or joint unsecured loans based on credit worthiness. Payment example: \$87.35 per month for each \$1,000 borrowed at 8.74% for 12 months. Rate of 8.74% APR is for terms up to 12 months.

and money, and focus on the things that matter. The movement is based on a belief that experiential and purposeful living can be achieved through sound financial decision making.

Jason is the creator of the award winning project - The Road to Financial Wellness - a grassroots and social media campaign to break the social taboo about money and empower a generation to live their dreams. In 2015, Jason and his team completed a 10,218 mile road trip across the United States, and participated in 37 events in 30 locations, attended by over 8,000 people in 30 days. Cooperative Center FCU was pit-stop #27 in 2015.



Dates to Note:

JULY

- 4: CLOSED in Observance of Independence Day
- 29: Visit the branch for pink-themed treats, join our walk team, and purchase Walk Drive t-shirts and tank tops during our Annual Walk Drive! See pg.4 for details.

AUGUST

- We're teaming up with Enterprise Car Sales in San Leandro to host a special car sale the entire month of August!
- 27: Join Our Cooperative Center FCU Faith Walkers at the 12th Annual Faith Fancher 5K Breast Cancer Challenge

SEPTEMBER

- 5: CLOSED in Observance of Labor Day
- 10: -FREE WORKSHOP- Phroogal Road to Financial Wellness Presents-You Only Live Once: The Road Map to Financial Wellness and A Purposeful Life Workshop
Check out the Events page on our website or Facebook for details.

Jason's first book published by Wiley was released in June, and titled, **You Only Live Once: The Roadmap to Financial Wellness and a Purposeful Life**. We'll be hosting his phenomenal workshop and a book signing in our lobby on Sept. 10th. We'll also be giving away some free copies of his book! You can RSVP for this great event by e-mailing lmeza@coopfcu.org or by responding to our event post on Facebook. Jason is an avid social media user and can be easily reached via Twitter @jasonvitug.

~

