

Cooperative Center

FEDERAL CREDIT UNION



CELEBRATING **75** YEARS

2016

▶ ANNUAL REPORT

Rooted in the Past ▶ Poised for the Future



75th Annual Meeting Agenda

Ed Roberts Campus, Atrium
Thursday, September 28, 2017
6:00 p.m. – 8:00 p.m.
Dinner served at 6:00 p.m.

I. Call to Order at 6:30

II. Roll Call

III. Annual Meeting Minutes

IV. Annual Meeting Reports

Board Chairman's Report
Treasurer's Report
Supervisory Committee Report

V. Nominating Committee Report

Announcement & Introduction
of the Board of Directors

VI. Adjourn

Raffle and Informal Open Meet and Greet

"The initial share capital of this new organization was \$75, and as a result, for the first few months of operation these initiating members usually always had to scramble around for new deposits in order to fulfill a loan applicant's needs..."

- Charter Member Eugene
Mannila on Cooperative
Center FCU's beginning
in 1942



Cooperative Center FCU Celebrates International Credit Union Day

Credit unions around the globe set aside the third Thursday of every October (since 1948) to recognize and celebrate International Credit Union Day®.

We set this date aside to reflect upon the credit union movement's history and cooperative model and honor those who dedicated their lives to that movement. On Thursday, October 19, we invite you and your children to stop in to Cooperative Center FCU as we proudly proclaim, dreams thrive here.

Chartered in 1942, Cooperative Center FCU stands on the shoulders of those who came before us – paying homage to, and building upon, the work and dedication those first visionaries like Maudelle Shirek, Zach Brown, and Matt Crawford embodied from the start. Certified as a Minority Depository and Community Development Financial Institution, we continue to cultivate the seeds of inclusiveness sown in 1942.

In addition to International Credit Union Day, it's also Breast Cancer Awareness Month. In keeping with our community involvement tradition, we're raising money for the Faith Fancher Breast Cancer Emergency Fund and will have a number of BCA related items available for any size donation.

We're also offering our annual **FREE Shred day**. As identity theft and fraud continue to increase we want to help members take proactive steps to protect their confidential information. Bring your boxes as one way of helping safeguard against identity theft.

Again, please make plans to stop in October 19th between 9:30 – 5:30 and bring your children. We'll have games, refreshments, and giveaways. We look forward to helping your – and your children's – dreams thrive, now and into the future.



International Credit Union Day Celebration

October 19, 2017 9:30 – 5:30



Cooperative Center Federal Credit Union 2016 Annual Meeting of the Members

Ed Roberts Campus | November 19, 2016

Board of Directors Present: Shyaam Shabaka, Mike Leung, Jesse Palmer, Jess McCarter, Celeste McAllister and Sushil Jacob

Credit Union Management Present: Fadhila Holman, Mark Suacillo, Rebecca Gilbert, Manuel Ramirez, Linda Meza, Orlando Summerville and Debbie Crowson

Supervisory Committee Present: Reginald Hairston, Christina Oatfield and Tom White

I. Call to Order

The 74th Annual Meeting of the Members was called to order by Chair Shabaka at 6:15 p.m. The voting was closed at this time.

II. Minutes

The Annual Meeting of Members minutes dated November 19, 2015, were approved with any necessary corrections by consensus.

III. Annual Meeting Reports

a. Board Chairman's Report: Shyaam Shabaka

Chair Shabaka took a moment to acknowledge the credit union staff and fellow Board members; he specifically thanked CEO Holman for her dedication to the credit union. Chair Shabaka summarized highlights from the year and referred members to his written message in the Annual Report.

Chair Shabaka thanked the exiting Supervisory Committee members, Patricia Pitre, Stephanie Hunter and Mark Smith, for their service to the credit union.

b. Treasurer's Report

Director/Treasurer Mike Leung stated the Treasurer's Report was printed in the Annual Report. He encouraged questions and said he would respond to specific member questions, as needed, after the meeting.

c. Supervisory Committee Report

Supervisory Committee Chair Reginald Hairston thanked members for attending. He asked that they take time to review the Supervisory Committee report in the Annual Report. He highlighted some of the committee's roles, responsibilities and accomplishments. He provided members with information about how to reach the Supervisory Committee with questions or concerns. Mr. Hairston introduced other committee members before concluding his report.

d. Nominating Committee Report: Committee Chair, Willie Phillips

Nominating Committee Chair Willie Phillips thanked members for voting in this year's election. He spoke about the credit union's history and relevance in the community.

He thanked all the members for attending the meeting and restated how very important it is for all members to be involved in the selection of Board leadership of their credit union and acknowledged the very crucial role the Board members play.

Mr. Phillips then read the Nominating Committee Report, including the list of the four (4) 2016 Board of Directors nominees as follows: Incumbents Mike Leung and Jesse Palmer and George Pearson and Mark Smith.

e. Member Education Committee Report: Committee Chair, Shyaam Shabaka

Mr. Shabaka said the main objective of this committee is to ensure our members are receiving the best products and services. Mr. Shabaka stated this committee also plays a major role in the planning of credit union events and other educational workshops throughout the year. Mr. Shabaka stated this committee is also seeking volunteers.

IV. Teller of Elections and Election Results: Sherry Smith from The League of Women Voters delivered the official Teller of Elections report as follows:

- One (1) petitioning candidate submitted names and signatures of Cooperative Center FCU members supporting him. A minimum of 130 valid signatures were required for this election to place a petition candidate's name on the ballot.

- Including the petitioning candidate and those nominated by the Nominating Committee, a total of four candidates were contesting for two seats on the Cooperative Center FCU Board.
- A Cooperative Center FCU staff member opened the computerized member files of each petition signatory, and a member of the League of Women Voters verified that the candidate had submitted the required 130 valid member signatures.
- Cooperative Center FCU staff acting on behalf of the Board Secretary handled the notification of the candidates and the printing and mailing of the ballots to all Cooperative Center FCU members 18 years of age and older.
- After balloting was concluded, members of the League came to the Cooperative Center FCU office on October 18 and opened the ballot boxes. A total of 412 valid ballots were received. An additional total of 132 ballots were found to be invalid due to: 1) missing member information, making membership unverifiable; 2) voting by the non-primary member; 3) voting on a closed account; 4) voting on an account below par share value; 5) failure to vote on the ballot; and 6) voting twice. One person had submitted a ballot from the 2015 Board election. Eligible voters were verified and the ballots tallied.
- In the verification and tallying process, League members separated each ballot from any identifying envelope and stub.
- A staff member, in tandem with a League volunteer, verified the membership of each voter to assure the eligibility of those casting ballots. League members entered the membership information for each voter onto a spreadsheet, and they were sorted to assure that no member voted more than once. When the voter's eligibility was confirmed, the I.D. information slip was cut from the ballot and placed in a stack, and the ballot was placed in a separate stack of eligible ballots.
- Ballots were counted by League members and the tallies agreed upon by them.
- Ballots and I.D. information slips are stored in separate envelopes in a vault at the Cooperative Center FCU office for one (1) year after the elections.

Election Results from Tallied Ballots - Of the ballots tallied October 18, 2016:

Mike Leung received 298 votes
 Jesse Palmer received 276 votes
 George Pearson received 164 votes
 Mark Smith received 70 votes

Credit union members are allowed to also cast their ballots at the Annual Meeting, this year on October 19. A total of 10 valid ballots were cast. There were two invalid ballots: one cast a duplicate vote (having voted twice); the other was a vote cast by an account's non-primary member.

The valid ballots included seven votes for Mike Leung; six for Jesse Palmer; four for George Pearson; and two for Mark Smith.

Adding these votes to the totals tallied October 18, the results were:

Mike Leung	305
Jesse Palmer	282
George Pearson	168
Mark Smith	72

V. CEO Report

Ms. Holman highlighted some of the credit union's accomplishments in 2016 and referred members to the financials in the Annual Report. She said that all of the hard work has resulted in 12 consecutive months of positive income.

She acknowledged the entire credit union team present and thanked them for their contributions to a successful year. Electing to keep her presentation short, she pointed out projects in the horizon and referred members to her message in the Annual Report. She thanked members for choosing Cooperative Center FCU.

Mr. Shabaka asked if there were any questions or comments. There was a short Q & A session with questions from the floor, including a brief statement about the credit union history from prior Board Chair Carole Kennerly.

VI. The Annual Meeting was adjourned at 7:53 p.m. by Board Chair Shyaam Shabaka.



Board Chair's Report

It is my pleasure to inform you that 2016 was an outstanding year for Cooperative Center Federal Credit Union. We experienced healthy growth in all major areas (i.e., membership, loans, assets and earnings).

Highlights of just a few of our accomplishments are:

- Commenced the planning process for the sale and development (mixed-use commercial/affordable/low-income housing) of Cooperative Center FCU property at 2001 Ashby Avenue.
- Implemented the selection of a new core processing system as part of a comprehensive plan to increase efficiencies and improve technology offerings to our membership. Our projected conversion date is August 31, 2018.
- Working with the Filene Institute and a small group of credit unions nationwide, we launched the "Pay Day Pay Down Loan," a consolidation loan product developed specifically to establish more affordable credit options and aid members in breaking away from predatory lenders.
- Re-opened the Floating Home Lending Program with options for both fixed- and variable-rate loans.
- Launched the Limited Equity Cooperative Housing Loan Program.
- Completed the full website redesign in 2016 and added the ADA Audio-Eye feature in 2017.
- In partnership with the Member Education Committee, the credit union team continued its work to deliver financial literacy and money management events:
 - Participated in the West Contra Costa County Bite of Reality Youth Financial Literacy Project serving 160 high school seniors.
 - In collaboration with Phroogal, we planned, coordinated and hosted two community outreach events as part of The Road to Financial Wellness, a national 30-day, 30-city publicized financial literacy tour. #smilelifestyle
 - Coordinated and delivered Mad City Money reality-based budget workshops with over 70 local high school students.

This year, on April 20, 2017, we celebrated the 75th Anniversary of our official charter. The accomplishments in 2016, as in the past 75 years, were made possible by you, our member/owners, the community and the highly competent and dedicated volunteer Board, management team and staff. As a result of these collective efforts, we are able to help turn our member-owners' dreams into realities. We are a credit union and proud of it!

It has been an honor to serve you as Board Chair. On behalf of the entire board, we thank you for your continued support, confidence, trust and inspiration. Let's continue our momentum in 2017 and make the year ahead even greater!

Shyaam M. Shabaka

Chair, Board of Directors, Cooperative Center FCU

"The credit union movement...it is a great movement, worthy of great deeds, deserving of great loyalty."

~Edward Filene



A Message from Your CEO

On April 20, 2017, Cooperative Center Federal Credit Union celebrated the 75th Anniversary of our charter. It's naturally a time of both reflection on the past and consideration of the future. Chartered in 1942, we ended our first year with 60 members, \$6,000 in share deposits, and \$4,000 in loans. We've come a long way since 1942; in fact, the last decade has been a period of significant growth, increasing assets from \$70.6M to nearly \$118M as of this report.

Our loyal membership has been key to reaching this milestone birthday. In 2016, we added 954 new members, for a total now exceeding 11K. We are highly aware that we must be forward-thinking, innovative and responsive to changing member needs in order to remain relevant, safe and sound. In 2016-2017, we have worked to ensure the credit union is strategically positioned to serve our members far into the future. To highlight just a few areas of our focus:

- We implemented what will be an ongoing series of member surveys with feedback to be used for strategic planning, product development and member education.
- To increase our efficiency and service delivery to members, management began the complex project of selecting and preparing for a core processing system conversion.
- A Site Redevelopment Committee was formed to investigate the use of our current site to bring both affordable housing to our community and an improved branch facility to members and staff.
- The HomeAdvantage® Program was launched in 2016. The site provides members with tools to investigate home loan options, utilize payment calculators, learn about the home buying process, and even search for Realtors. The typical member participating in the HomeAdvantage® Realtor Rebate program earns an average Cash Reward, towards their closing costs, of \$1500 – one more feature new homebuyers will appreciate. Understanding the needs of those who wish to “go mobile,” look for the site to be device responsive in 2017.
- Honoring our purpose of providing members with methods to save through affordable credit, we continued to provide “refinance and save” offers on auto loans, credit cards, consumer debt and home loans. We also continued to offer members a Rate Reduction Benefit on consumer loans. After 12 months of on-time payments, members are eligible for a rate review and decrease if their credit scores have improved.

If you follow your credit union on Twitter, you may have noticed us using the hashtag #OriginalP2PLender and participating in discussions about the cooperative credit union model. The feelings of nostalgia associated with our 75th Birthday led to the discovery of some old print newsletters. A 1991 article explained the “person-to-person” lending model in 282 characters, a bit too many for a single 140-character tweet, but worthy of quoting here, and we think we may have a new hashtag.

“You Owe it to Yourself to Owe Yourself! We hold each member’s deposits with the express purpose of lending the funds to other members at affordable rates. So, you see, when you take a loan from your credit union, you’re actually borrowing from the other members of the credit union, including yourself, and that makes the most sense of all.”

As options for financial services grow, we remain dedicated to providing you with the products, services and resources you need to achieve your financial goals. When thinking about getting the most return for your membership, including improved access and technology, higher dividends on savings and better rates on loans, don't just move your money – move your loans! The simple message from 1991 continues to hold true, #YouOweItToYourselfToOweYourself

On behalf of myself and the entire credit union team, we thank you for your continued membership.

At Your Service,

Fadhila Holman

CEO, Cooperative Center FCU



Cooperative Center FCU in the Community

From financial workshops to fundraising events to youth outreach programs, the activities and events that Cooperative Center FCU organizes contribute to enhancing the communities where our members live, work and attend school as well as to increase financial literacy and wellness.

Below are just a few of the ways we've made an impact and served our friends and neighbors over the past year. If you'd like to participate in any of our upcoming scheduled events, simply drop by, give us a call or log on to our website. Be sure to sign up for our quarterly newsletter, which always includes a calendar of events and is a great way to stay on top of all that's going on.



Berkeley National Night Out
August 2017



Youth Financial Literacy Day - Mad City Money | April 2017



Backpack Drive / Soulful Softball Sunday | August 2017



75th Anniversary
April 2017



Berkeley Humane Pints for Paws
June 2017



30th Annual Berkeley Juneteenth Celebration | June 2017



Volunteer Income Tax Assistance (VITA) Earn It! Keep It! Save It! | February - April 2017



Faith Fancher 5k Walk for Breast Cancer | August 2016



Youth Savings Month
April 2017



Youth Financial Literacy Day - Bite of Reality
May 2017



Alameda County Food Bank Annual Food Drive - First Place Award for 560 Pounds of Food
August 2016



Financial Performance 2015-2016

BALANCE SHEET	Year End 12/31/2015	Year End 12/31/2016
Loans	\$53,106,123	\$72,726,554
Loan Losses Allowance	(\$535,222)	(\$337,235)
Cash	\$901,686	\$1,029,616
Investment	\$56,005,883	\$38,246,575
Fixed Assets	\$1,919,721	\$1,875,889
Other Assets	\$1,803,549	\$2,626,212
Total Assets	\$113,201,740	\$116,167,611
Liabilities	\$282,637	\$509,401
Shares	\$105,395,286	\$107,849,169
Regular Reserves	\$1,826,380	\$2,129,764
Undivided Earnings	\$2,898,437	\$2,880,277
CDFI Treasury Loan (Secondary Capital)	\$2,799,000	\$2,799,000
Total Liabilities and Equity	\$113,201,740	\$116,167,611

Cooperative Center FCU Capital Ratio As Of December 30, 2016:

Including CDFI Treasury Loan (Secondary Capital) = \$7,809,041/\$113,850,692 = **6.86%**¹

Excluding CDFI Treasury Loan (Secondary Capital) = \$5,010,041/\$111,051,692 = **4.51%**²

¹Formula for calculating Capital Ratio: Including CDFI Treasury Loan (Secondary Capital) = (Regular Reserves + Undivided Earnings + CDFI Treasury Loan) / Average Assets

²Excluding CDFI Treasury Loan (Secondary Capital) = (Regular Reserves + Undivided Earnings) / Average Assets

BALANCE SHEET	Year End 12/31/2015	Year to Date 6/30/2016
Loan	\$2,513,161	\$1,493,970
Investment	\$681,942	\$316,307
*Interest Income	\$3,195,103	\$1,810,277
Less: Interest on Borrowed Funds	\$55,980	\$27,990
Less: Dividends	\$72,174	\$35,662
Interest Margin	\$3,066,949	\$1,746,625
Less: Cost of Operations	\$4,288,091	\$2,167,119
Plus: Fee Income	\$1,110,391	\$552,723
*Net Operating Income	(\$110,751)	\$132,229
Less: Provision Expense	\$364,098	\$80,689
Plus: Other Income	\$211,897	\$97,469
Other Gains & Losses	(\$3,109)	(\$102)
Net Income	(\$266,061)	\$148,907
Stabilization Expense	\$0	\$0
Net Income	(\$266,061)	\$148,907



Treasurer's Report

Cooperative Center Federal Credit Union ended 2016 with assets of \$116M and a net worth ratio (equity/assets) of 6.86%, including secondary capital of \$2.8M. While the secondary capital counts toward the credit union's equity, it carries interest and must be repaid.

The credit union's profits for the year were \$304K, a notable improvement over the prior year's loss of \$266K. These improved earnings largely came from an increase in outstanding loan balances of almost \$20M over the

year, from \$53M to \$73M. Much of the loan balance increase arose from participation loans, which were loans purchased from other credit unions.

Mike Leung

Treasurer, Board of Directors

New Members:



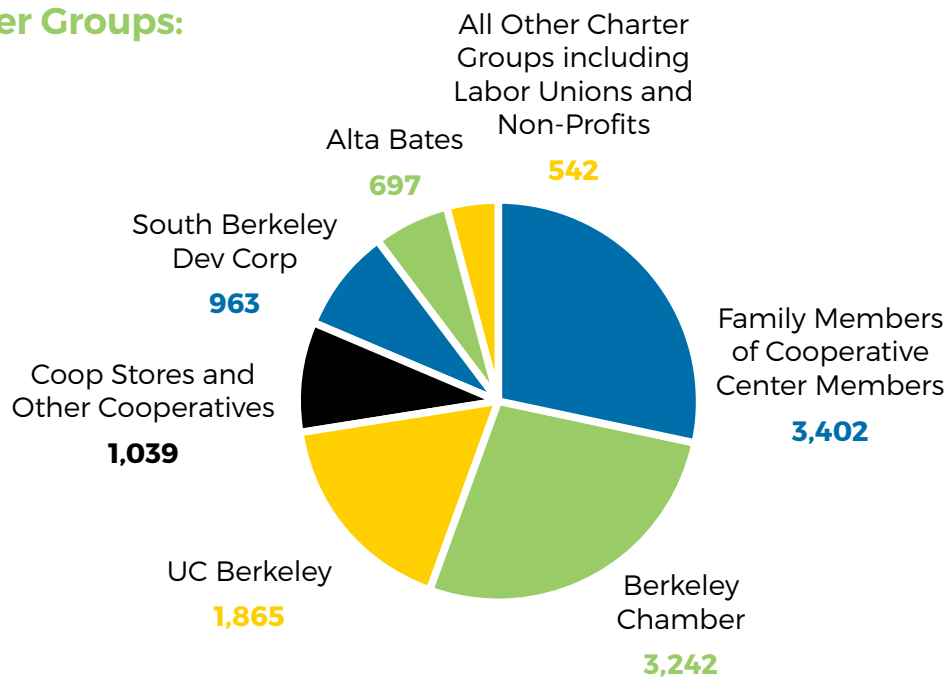
New Loans Originated:



Asset Growth:



Members & Charter Groups:





Supervisory Committee Report

In service to the membership, the Supervisory Committee's responsibility is to ensure that the operations of Cooperative Center Federal Credit Union (Cooperative Center) are effective in protecting credit union assets and that all records are being accurately and properly reported. Our committee fulfills this responsibility by preparing and completing an annual work plan, which includes monitoring for the establishment and implementation of effective internal controls, compliance with regulations, applicable laws, Generally Accepted Accounting Principles (GAAP) and Board policies.

One of the most important functions of the Committee is to facilitate the annual supervisory audit. The committee contracted with an independent auditing firm, Turner Warren, Huang & Conrad (TWHC), to perform the 2016 annual audits and Member Account Verifications. TWHC concluded the overall records and operations of the credit union were found to be in sound condition. Further, the annual National Credit Union Administration examination results showed the credit union to be safe and in good condition. The Supervisory Committee is satisfied that adequate internal controls exist to protect member accounts and that financial statements accurately report the condition and performance of your credit union.

It is also a committee responsibility to investigate and respond to member inquiries and concerns regarding account discrepancies, governance or management of the credit union, should they remain unresolved by the management team. If you require the assistance of the committee, please contact us directly via our private USPO Box or email at:

Supervisory Committee, Cooperative Center FCU Email: SupervisoryCommittee@coopfcu.org
P.O. Box 3445, Berkeley, CA 94704

Should you believe that your concerns have not been fully addressed by management and/or the committee, please be aware that you may address concerns to the National Credit Union Administration's (NCUA) Consumer Assistance Center by contacting them directly at:

National Credit Union Administration, Email: ConsumerAssistance@ncua.gov
Office of Consumer Protection
1775 Duke Street, Alexandria, VA 22314

Like our Board of Directors, our Supervisory Committee is made up of volunteers. This is another way that member participation makes a credit union stronger. If you have interest in volunteering for service on the Supervisory Committee and/or you would like to learn more about what we do, we would have great interest in speaking with you. Please contact us using our private mail box or email.

Our responsibilities are made easier by the cooperation and assistance of staff, management and the Board of Directors. We would like to express our appreciation to them and to all of our members for your continued active choice to make Cooperative Center your credit union.

At your service,
The Cooperative Center FCU Supervisory Committee:

Reginald Hairston, Christina Oatfield, Tom White



Nominating Committee Report

The appointed Nominating Committee for the Cooperative Center Federal Credit Union Board of Directors 2017 Elections has completed the vetting and selection process of the single applicant who submitted a full and complete application packet. The background check and credit assessment have been ordered. The background check is pending return. Additionally, three (3) incumbent candidates will be included on the ballot.

The name of the candidate who was voted by the Nominating Committee to be an "eligible candidate," along with three (3) incumbents are put forth to stand for election to the Cooperative Center FCU Board of Directors as they appear here (in alphabetical order): 1. Herrera, Laura 2. Jacob, Sushil 3. Ringgold, Alfred 4. Shabaka, Shyaam

For more information about the application process, vetting and voting per candidate, please contact Willie Phillips, Chair of the Nominating Committee:

Cooperative Center Federal Credit Union
Attention: Willie Phillips, Nominating Committee Chair
2001 Ashby Avenue, Berkeley, CA 94703

Willie Phillips, Nominating Committee Chair; Hemby Whitten, Committee Member;
Alejandro Soto-Vigil, Committee Member



Cooperative Center Federal Credit Union • Charter Employer and Associational Groups

You may be eligible to join Cooperative Center FCU if you work for or are a member of one of these chartered groups. Call us at **(510) 845-6428** to inquire about membership.

CHARTER EMPLOYER GROUPS

4C's Community Child Care
Accent Office Services
Acute Care Affiliates
AIDS Prevention Center
Alameda Hospital
Alpine Specialties
Alta Bates
American Funeral Plan
Ashby Care, Inc.
Association of Child Services
B M Patakas, Inc.
Baron Von Frier
Barry's Jewelers
Bay Area Hospitality Co-op
Berkeley Bowl
Berkeley Family Medical Practice
Berkeley Food & Housing
Berkeley Geriatric
Berkeley Repertory
Biesheuvel Scarpa & Co.
Big Brothers Big Sisters of
the East Bay
Blymyer Engineers, Inc.
Bruce Lieberman, Attorney
Building Opportunities for
Self-Sufficiency (BOSS)
C&C Laboratory
Cal-West Concrete Cutting, Inc.
Calypte Biomedical Corp.
Cary Children's Clothing
Cemetery Workers #265
Civic Actions
Clamp-Swing Pricing Company
Community Action of Marin
Community Financial Resources
Construction & General
Worker's Union
Co-op Stores
Custom Process
Daily Californian
Davis Food Co-op
Diamond Freight Systems
Direct Line
Douglas Parking Co.
East Bay Association for
Women in Science
East Bay Medical Network
East Oakland Community Project
EBBP Alliance

Ehret Company Plumbing & Heating
Euro-Med, Inc.
European Skin Care
Expeditors International
Express Publishing, Co.
Family Members of Cooperative
Center FCU Members
Floating Home Association
Four Seasons Cleaning
Freeman Sullivan & Co.
GB Ratto & Co.
General Graphics
George's Industrial Catering
GlobalData
Golden Gate Aviation
Golden State Engineer
Harbor Bay Club
Here Local 28
Hillhaven Convalescent Hospital
Import Tile
Independent Refrigeration
Industrial Workers of the World
Inner Quest Aware Center
Innovative Concepts
Institute of Human Origin
International Computer
Science Institute
Jerry's Tire & Auto
Kairos Unlimited, Inc.
KPFA Radio
KQED, Inc.
Le Conte School
Levitch Associates, Inc.
Lions Center for the Blind
Marcate Services, Inc.
Masons of California
Master Florist Association
Maxim Services Limited, Inc.
Moving On Center
National Housing Law Project
Oakland Private Industry Council
Oakland Private Sector Corp.
Ocadian Hospital Care
Oliver Rubber
On the Spot Massage
Pacific Auxiliary Fire Alarm
Pathology Institute
Pets Unlimited
Piece of the Rainbow
Prudential Insurance of Alameda

PSE Data Products, Inc.
Reed Bros. Security
RH Wood Products
Rising Sun Energy Center
San Francisco Housing
Development Corp.
San Francisco Magnetic
Resonance Center, Inc.
San Leandro Property Management
SEIU Local 265
Shaklee
Silver Oak Manor
South Shore Group, Inc.
Spectrum Resource
St Paul AME Church
Step II Project
Stewart's Body Shop
Sun Light & Power Co.
Sunrise Specialty Co.
The Alameda Co.
Truitt & White Lumber Co.
Tuftrans Freight, Inc.
UC Berkeley
United Smith Memorial CME Church
Urban Indian Resource
Urban Parking Corp.
Veritable Vegetable
Viable Alternatives
Visiting Nurse Association
of California
Volunteers of Herrick Hospital
W.W. Dean & Associates
Watermark Press
Western State Design, Inc.
Windwing Designs
Working Assets
Worshipful Prince Hall
XOMA Corp.
YMCA of the Central Bay Area

CHARTER ASSOCIATIONAL GROUPS

Berkeley Chamber of Commerce
Berkeley Technical Academy Parent
Teacher Student Association
Golden Gate Business Association
NoBAWC
So. Berkeley Neighborhood
Development Corp.

Cooperative Center FCU
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