

NEWSLINE

FALL
2017

IN THIS ISSUE:

International Credit Union Day	1
Beware of Scams	1
Mark Your Calendars	2
Annual Meeting Invitation and Board of Directors Announcement	2-3



Save the Date 9-28
SEE INSIDE FOR DETAILS.

**COME
CELEBRATE
WITH US**

see inside for details



75 YEARS

NEWSLINE

FALL
2017

Cooperative Center
FEDERAL CREDIT UNION





NEWSLINE



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 by our first General Manager, Zach Brown.

In addition to International Credit Union Day, it's also Breast Cancer Awareness Month, and 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, so bring your boxes, as one way of helping members 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



Take advantage of our Winter Skip-A-Payment Program and skip the month of NOVEMBER or DECEMBER 2017.*

Use your money for extra expenses during the holidays or over your winter vacation!

*See a representative for more details

DON'T MISS THE IMPORTANT INVITATION INSIDE!



Beware of Scams
Criminals never stop looking for the next scam

We never think it could be us – but it happens. Nobody wants to think they could fall victim to a telephone or internet scam, but unfortunately, some credit union members are reporting just that.

Recent scams have included a phone call from the “police” with an arrest warrant, a Facebook message from a “friend” in need, and congratulations on winning a big jackpot. Each time, victims were instructed to withdraw money from their accounts, buy prepaid cards with their cash, and provide the card information to the scammer.

These scams tap into members' emotions, leaving little time to think clearly and few options for recovering lost funds.

To protect yourself from scams, be extra vigilant. Don't answer unknown phone numbers; if it's important, they'll leave a message. Remember, no legitimate organization will demand payment in the form of prepaid cards.

If you're feeling pressured or uneasy about a situation, listen to your instincts. Hang up and contact the police.



JOIN US FOR THE ANNUAL MEETING OF THE MEMBERS

28^{SEPT} 2017 | 06^{o'} CLOCK

ED ROBERTS CAMPUS

We thank you for your continued membership and invite you to join us for the 75th Annual Meeting of the Members to be held on Thursday, September 28, 2017, from 6:00pm - 8:00pm. Catered dinner will be served at 6:30pm.

This event is free, but space is limited. Tickets will be available at the credit union beginning September 1. Members may RSVP for themselves and one guest no later than September 22.

Contact Linda Meza or Leslie Davis for tickets using one of the following methods:

- Email: lmeza@coopfcu.org, ldavis@coopfcu.org
- Phone: (510) 295-1657, (510) 295-1638
- In person: Stop by the credit union and see Linda or Leslie, Monday - Friday, 9:30am - 5:00pm

- Mix and mingle with your fellow credit union members
- Learn more about your credit union, including exciting news and developing plans
- Free Scrumptious Country Picnic Dinner catered by Wilma Lott Catering
- We'll top off the evening with an exciting raffle

ROOTED IN THE PAST - POISED FOR FUTURE!

RSVP AND CELEBRATE WITH US!



MARK YOUR CALENDARS

SEPTEMBER

One Warm Coat Drive

4: **CLOSED** in observance of **Labor Day**

28: **Annual Meeting of the Members**

30: **Sausalito Floating Homes Tour**

OCTOBER

Canned Food Drive (Oct. 1 - Nov. 22)

9: **CLOSED** in observance of **Indigenous Peoples Day (Columbus Day)**

19: **International Credit Union Day**

FREE Shred Day

NOVEMBER

10: **CLOSED** in observance of **Veterans Day**

23-24: **CLOSED** in observance of **Thanksgiving**

Toys for Tots Drive (Nov. 27 - Dec. 15)

IMPORTANT NOTICE REGARDING YOUR 2017 BOARD OF DIRECTORS ELECTIONS

The 75th Annual Meeting of the Membership of the Cooperative Center Federal Credit Union (the "Credit Union") will be held on Thursday, September 28, 2017 (the "2017 Annual Meeting"). Three Board seats have expiring terms as of the 2017 Annual Meeting.

Per the Credit Union's Bylaws and the Annual Meeting and Elections Announcement, the Nominating Committee opened applications for consideration on May 31, 2017, and closed the application period on June 29, 2017. The Nominating Committee submitted a total of four nominations to fill the three expiring terms. No petitions for nomination were submitted by the August 9th deadline, included in the 2017 Board Elections Notice of Nominations.

On August 11, 2017, the Credit Union received notice of withdrawal of candidacy from one of the incumbent nominees, reducing the number of nominees to three, which equals the number of positions to be filled. Per the Bylaws, Article V. Elections, Section 1. Nomination Procedures, Section C., "the election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled." Because the number of nominees equals the number of positions to be filled, there will be no election by ballot and there will be no nominations from the floor at the 2017 Annual Meeting.

Below are brief statements of candidacy and bios from the three candidates who will fill the terms expiring on September 28, 2017.

Sushil Jacob

Secretary, Board of Directors



Sushil Jacob

Sushil Jacob is Senior Attorney for Economic Justice at the Lawyers Committee for Civil Rights of the San Francisco Bay Area (LCCR). At LCCR, Sushil manages the Legal Services for Entrepreneurs Program, which prioritizes

providing legal services to entrepreneurs of color and low-income entrepreneurs. His work at LCCR involves preventing the displacement of historic small businesses by providing critical pro bono legal assistance.

Sushil is also a partner at the Tuttle Law Group, where he represents cooperative enterprises of all types, including employee-owned trusts and business owners who want to transition their business to cooperative ownership.

Sushil used to work at the East Bay Community Law Center, where he founded a legal clinic for cooperative development. He received his J.D. in 2011 from Berkeley Law. Prior to attending law school, he worked in India for two years on community economic development projects, including Just Change, a cooperative for small farmers and indigenous peoples groups. He serves on the boards of the Cooperative Center Federal Credit Union and the Sustainable Economies Law Center.



Alfred L. Ringgold Sr.

I currently live in the North Oakland area and have been a long time Bay Area resident for over 50 years now. I'm currently semi-retired after working over 30 years for the City of Berkeley Housing and Community Development,

McDonald's Franchise Program and the City of Richmond Redevelopment Agency.

I attended Oakland Public Schools and graduated from Oakland Technical High School in 1974 and then Laney Jr. College and San Francisco Career Academy, where I completed and received a Certification/Degree in Structural Design. I was compelled to complete my undergrad degree in Contract Law at Alameda University in 2004 after completing several courses and training through the UC Berkeley system.

My professional background began in 1976 with the City of Berkeley Housing and Community Development as an assistant architect which developed into a Housing Counselor position. This position allowed me to help senior citizen residents to improve the properties with code violations and upgrades. I gained several years of hands-on experience in the field of Housing Development through continued work, training and education, the majority of which came through the University of Berkeley California.

After leaving the field of study and education I pursued an opportunity to become a McDonald's Restaurant Franchise owner in 1999 through 2001. Not willing to relocate to Denver, CO, as a franchise owner, I re-entered into the field as a Construction Representative and ultimately a Project Manager with the City of Richmond Redevelopment Agency in 2001 and continued there through 2009 when I retired. It was a privilege and an honor to have worked with the Public, Staff, Developers, and Construction Companies throughout my career.

Thank You!

Shyaam M. Shabaka, B.S., M.P.H.



Board Chair

This is an exciting and golden opportunity time for Cooperative Center Federal Credit Union and all other credit unions; so we must seize this moment and let Wells Fargo and other banks be

as your Board Chair we have made great progress in helping to increase the standard of living, lifestyle and well-being of our members/owners.

If re-elected to the credit union's board, I pledge to continue to: faithfully serve and participate in the future growth, development and success of the credit union by doing what I have always done:

- Placing top priority on member services and care
- Providing ethical leadership and governance
- Working cooperatively with fellow board members and management in setting strategic goals/priorities
- Maintaining fiduciary and financial soundness
- Remaining focused on the credit union mission and philosophy
- Maintaining compliance with all NCUA's regulations, and Federal and state credit union laws

I have been a member of the Cooperative Center Federal Credit Union since 1968, and an active member of the volunteer board and various committees since 2000. Some of the various areas I have championed include:

- Excellence in member-owners' services and care
- Youth financial literacy
- Combatting predatory lenders
- Affordable / low income housing

A graduate of the University of California at Berkeley, School of Public Health (MPH) and a retired Public Health Administrator (City of Berkeley / University of California at San Francisco), I am also currently the Executive Director/Founder of Eco Village Farm / Earth Island Institute. I am also actively engaged in various other environmental, social-economic justice activities.

I would be honored to continue serving the Cooperative Center FCU members and community and greatly appreciate your vote of support.



Annual Notice to Members

CUNA MUTUAL GROUP HEREBY PROVIDES YOU WITH NOTICE REGARDING THE PRE-EXISTING EXCLUSION PROVISION ON OPEN-END CREDIT LIFE AND/OR CREDIT DISABILITY ACCOUNTS AS REQUIRED ANNUALLY BY THE CALIFORNIA INSURANCE DEPARTMENT.

CALIFORNIA NOTICE:

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge. 1217 CA/10

