

NEWSLINE

SUMMER
2017

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NEWSLINE

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2017





NEWSLINE

MAY

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

JUNE

Su	Mo	Tu	We	Th	Fr	Sa
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18	19	20	21	22	23	24
25	26	27	28	29	30	

JULY

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30	31					

AUGUST

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27	28	29	30	31		

SEPTEMBER

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
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24	25	26	27	28	29	30

Save the Date for Our 75th Annual Meeting of the Members

Our 75th Annual Meeting of the Members will be held on Thursday, September 28, 2017. Nominations are open for the Board of Directors. The Nominating Committee will be accepting packages for consideration beginning May 31, 2017.

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

- **May 31:** The Chair appoints a Nominating Committee of three or more members.
- **June 29:** The Nominating Committee files all nominations with the Secretary of the Credit Union.
- **July 15:** The Secretary of the 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 9:** Nominations by petition close.
- **August 18:** Nominations by petition must be filed with the Secretary of the Credit Union.
- **August 24:** 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 estimated size of the membership as of June 30, 2017, the minimum number of required member signatures is estimated to be 129.

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 biography/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 9, 2017, to the following address:

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

Please note: Petition signers 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



MARK YOUR CALENDARS

MAY

14: **Mother's Day**

27-28: **Enterprise Memorial Day Weekend Sale**

14812 E. 14th Street, San Leandro

Debbie Crowson (and the popcorn machine) will be onsite and giving away \$25 gas cards for members who schedule a test drive.

Hours: May 27, 12:00 – 4:00 p.m.

May 28, 1:00 – 4:00 p.m.

29: **CLOSED** in observance of **Memorial Day**

JUNE

3: **Pints for Paws** at Berkeley Humane

2700 9th Street, 2:00 – 5:00 p.m.

Stop by our booth and say hi.

18: **Father's Day**

Stop by our booth at the Berkeley

Juneteenth Festival, 11:00 a.m. – 7:00 p.m.

JULY

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

How Are Credit Unions *different* from Banks?

CREDIT UNIONS	VS	BANKS
Credit unions are NOT-FOR-PROFIT financial cooperatives.		Banks are FOR-PROFIT corporations.
Credit unions are MEMBER OWNED . Each depositor is an owner of the credit union.		Banks are STOCKHOLDER OWNED . Customers do not vote or have a say in how the bank is operated.
Credit union Board members reflect the diversity of the membership and SERVE VOLUNTARILY .		Bank stockholders are PAID and do not necessarily reflect their customer base.
Credit unions generally have FEWER FEES and better interest rates.		Banks usually have more and HIGHER FEES and less competitive interest rates.
Credit unions are LOCAL and serve the interests of their MEMBERSHIP .		Banks are open to the general public and can SERVE ANYONE .
Credit unions have HIGH SATISFACTION RATES , thanks largely to their personalized service and smaller sizes.		Banks have LOWER OVERALL SATISFACTION RATES , usually attributed to their bigger sizes and less personal attention.
Credit unions SHARE RESOURCES with other credit unions to offer greater convenience to members.		Banks compete with each other and DO NOT SHARE RESOURCES .
Credit unions are committed to SOCIAL RESPONSIBILITY and ONGOING FINANCIAL EDUCATION .		Banks' policies DO NOT necessarily encompass comparable ethical standards and guidelines.



THIS SUMMER, THE OPEN ROAD COMES STANDARD

May 1-31, 2017: Get a 0.5% APR¹ Discount and Enterprise will offer you Kelley Blue Book[®] Trade-In Value on your vehicle and add \$1,000.²

Vehicle purchase required.

Call (510) 647-2126 or visit www.coopfcu.org to get pre-approved by Cooperative Center Federal Credit Union. Preview our great selection of quality used vehicles at cuautodeals.com.

Reference the calendar above for details about our special **Memorial Day Weekend Sale** event.



Haggle-free buying. Worry-free ownership.

¹APR=Annual Percentage Rate. 0.5% rate discount. Current rate will vary based on creditworthiness and terms. Final rate after discount cannot fall below floor rate of 1.89%. Loan payment example: \$21.65 per month per \$1,000 borrowed at 1.89% for 48 months. To qualify for the 0.5% APR discount, must purchase a vehicle from Enterprise Car Sales from 5/1/17 – 5/31/17, and finance the loan with Cooperative Center FCU. This offer cannot be combined with any other offer except those listed in this advertisement. ²Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2017 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 \$1,000 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 5/1/17 – 5/31/17. No cash advances. This offer cannot be combined with any other offer except those listed in this advertisement. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Photo for illustration purposes only. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2017 Enterprise Car Sales.

Get Away Today

SAVE 50% ON YOUR FAMILY VACATION!

Get Away Today and Cooperative Center Federal Credit Union are excited to be joining together again for summer fun in Southern California!

Whether it's a gift for your family or something special for yourself, a vacation package will make your summer plans complete. As a credit union member, you're entitled to discounts of up to 50% off popular vacation theme parks and destinations such as Disneyland® Resort, LEGOLAND®, San Diego, Las Vegas and Mexico.

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

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

Get Away Today



TRAVEL SAFER AND EASIER WITH YOUR VISA CREDIT AND DEBIT CARDS

Don't forget to pack your Cooperative Center FCU Visa® credit and debit cards for your next getaway! A host of travel and fraud protection is automatically included with your Visa card, plus Visa is accepted worldwide. So you can relax and enjoy your travels – your credit union and Visa have you covered.



FETCH A FAMILY MEMBER!

HELP US GROW OUR PACK & GET YOUR PAWS ON A **\$75 PARTICIPATION REWARD**

Refer your family members and co-workers!

WHEN THEY JOIN & TAKE OUT A LOAN!

they'll reap rewards they'll dig and you'll both get treats:

\$75 REFERRAL REWARD AND \$75 PARTICIPATION REWARD²



Plus, we'll donate your referred friend's \$5 account opening fee to the Berkeley Humane Society!

¹Rate and term may vary based on creditworthiness. Must qualify for membership. Minimum approved loan amount to qualify for the Participation Reward is \$7,500. Qualifying loans include: Visa Balance Transfer, Auto Loan (purchase or refinance), Mortgage, HELOC, RV, Boat and Motorcycle. Transferred balances or refinanced loans cannot come from an existing Cooperative Center FCU Visa credit card or loan. ²The Participation Reward of \$75 will be deposited into new member's and referring member's accounts within 90 days of funding. Please speak with a Loan Officer for complete details and restrictions. Cooperative Center Federal Credit Union membership is required. Referred member must qualify for membership. This offer may change or be revoked at any time, without notice, and cannot be combined with any other offers. Offer ends June 30, 2017.

Stay Connected with Account Alerts

Staying connected to your finances is easier than ever with text and email alerts from Cooperative Center FCU! If you're an Online Banking user, you can sign up to have convenient financial updates sent directly to your email address or mobile device for FREE. Text and email alerts are a hassle-free way to stay on top of your finances – anytime, anywhere.

Signing Up for Alerts Is Easy!

Log on to Online Banking and follow the steps to enroll. Choose the updates you want to receive from a variety of options, including:

- Loan payment due dates
- Low balance on checking account
- Direct deposit confirmation
- Interest rate updates
- Checks cleared notification
- Certificate of deposit maturity dates
- eStatements ready for viewing

All this information and more is at your fingertips with account alerts! Sign up today at www.coopfcu.org, or ask a friendly member of staff for more information and a demonstration.