

NEWSLINE

WINTER
2016

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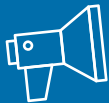
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Announcing Your Board of Directors

On October 19, 2016, election results were announced at our 74th Annual Meeting of the Members. We extend our appreciation to all of the members, committee members and the League of Women Voters for their part in the process, and congratulate Mike Leung and Jesse Palmer on their reelection to the Board of Directors. Their terms are as follows:

Shyaam Shabbaka, Chair

Term: Annual Meeting 2015 – Annual Meeting 2017

Celeste McAllister, Vice Chair

Term: Annual Meeting 2015 – Annual Meeting 2018

Mike Leung, Treasurer

Term: Annual Meeting 2016 – Annual Meeting 2019

Sushil Jacob, Secretary

Term: Annual Meeting 2014 – Annual Meeting 2017

Laura Herrera, Director

Term: Annual Meeting 2014 – Annual Meeting 2017

Jess McCarter, Director

Term: Annual Meeting 2015 – Annual Meeting 2018

Jesse Palmer, Director

Term: Annual Meeting 2016 – Annual Meeting 2019

We look forward to being of continued service and celebrating 75 years in 2017!

Your Bold New Cards with Bold New Technology Are Now Arriving

Our new, bolder-looking debit and credit cards work exactly the same, but now they come with the integrated microchip that helps protect your financial information when used at chip-enabled terminals.

Chip cards are the new security standard worldwide, and we're proud to offer them to our members.





MARK YOUR CALENDARS

NOVEMBER

11: CLOSED in observance of Veterans Day
24-25: CLOSED in observance of Thanksgiving

Holiday Food Drive to benefit Alameda County Food Bank. Please drop off your canned and dry goods and fill our barrel located in the lobby throughout November.

One Warm Coat drive benefits our charter group and community non-profit Berkeley Food and Housing. Please drop off your new or gently used (and clean) coats, gloves, scarves and hats throughout November.

DECEMBER

23: CLOSED at 1:00 PM in observance of Christmas
26: CLOSED in observance of Christmas
30: CLOSED at 1:00 PM in observance of the New Year

Toys for Tots drive supports our Berkeley Fire Department with local outreach. Please drop off new, unwrapped toys throughout December.

JANUARY

2: CLOSED in observance of the New Year
16: CLOSED in observance of Dr. Martin Luther King Jr. Day

FEBRUARY

20: CLOSED in observance of Presidents Day

Blood drive to benefit Blood Centers of the Pacific. Check our website for appointment information. The mobile blood donation van will be here on February 21, between 11:00 AM - 3:00 PM.



Stay Safe When Using Your Debit and Credit Cards During the Holidays

It's no surprise to hear that financial fraud surges during the holiday season. With shoppers busy preparing for festivities and conducting more transactions than normal, it's a prime time for card thieves to be on the prowl. Remember these five simple tips for keeping your information safe:



Review your account statements frequently. Use online or mobile banking and sign up for eStatements for easy and secure account monitoring.



Shop carefully online and only use secure sites. You can check by looking for the "https" in a domain name (instead of just "http").



Do not use an ATM if it looks suspicious. It could be a skimming device that's put over the card reader to steal your information.



Do not give your PIN to anyone over the phone. Often thieves steal a card and then call the victim for the PIN, sometimes claiming to be law enforcement or the issuing bank.



Don't use public Wi-Fi when making online purchases. Only use private and secure networks to conduct sensitive business online.

If you suspect fraudulent activity, or your card is lost or stolen, call Cooperative Center FCU immediately at (510) 845-6428, or after hours at 1-888-241-2510. We're here to help!



KEEP US ON YOUR RADAR

for more information on our month-long Enterprise Car Sale in January



Haggle-free buying. Worry-free ownership.®

Holiday Visa Gift Cards

Time For Stocking Up On Your Favorite Gifts

Our Visa Gift Cards fit everyone. You choose the design, they choose what to buy. Visa gift cards are accepted worldwide. Wrap up your gift shopping by purchasing your Holiday Visa Gift Cards today.



To Purchase A Visa Gift Card, Just Ask Us.

Is Your Account Dormant?

Members with a total share savings account of less than \$25, no other account relationship, and no activity within 12 months will be charged an annual dormant fee of \$2. This fee does not apply to members under the age of 18.

To avoid this Dormant Account Fee, establish additional relationships with Cooperative Center FCU or activate your account with either a deposit or withdrawal. Please contact us to learn more about account dormancy.



Your Perfect Holiday Accessories

Visa Travel Money Cards

If you're planning to travel this holiday season, or perhaps looking forward to a getaway in the new year, consider using a Visa® Travel Money Card from Cooperative Center FCU.

A travel card offers the security of traditional traveler's checks combined with the convenience of using a card. The card isn't tied to your checking or savings accounts, and Visa keeps you covered with Zero Liability Protection – so you can relax and enjoy your travels. Stop by to pick up your card today!

Vacation Package Deals

Whether it's a gift for your family or something special for yourself, a vacation package is the perfect holiday treat. As a credit union member, you're entitled to discounts of up to 50% off popular vacation themes and destinations such as Disneyland® Resort, LEGOLAND®, San Diego, Las Vegas and Mexico.

Visit www.coopfcu.org/benefits-education/member-perks.html and click on "Get Away Today" to search dates, packages and prices.

Apply **TODAY** for a Cooperative Center FCU

HOLIDAY LOAN!

Leave the credit cards
at home

Rates as low as 7.75%^{APR}

Borrow up to \$2,500 for 12 months¹

*APR = Annual Percentage Rate

*APR=Annual Percentage Rate. Rate of 7.75% APR is for terms up to 12 months.
¹Minimum loan amount of \$500 and maximum loan amount of \$2,500. Maximum loan term of 12 months. All loans subject to credit approval and creditworthiness. Refinances of existing credit union loans are not eligible. Rates are subject to change without notice. Payment example: \$86.88 per month for each \$1,000 borrowed at 7.75% for 12 months.