



COOPERATIVE CENTER FCU CELEBRATES INTERNATIONAL CREDIT UNION DAY®

The global health crisis has been trying for every community around the world, and despite it all, credit unions have stayed true to their cooperative principles and stepped up during this time of economic uncertainty. We believe hope is a global resource that everyone has a right to feel and experience.

Back in March and April when Shelter in Place was first announced, your credit union family went to work knowing hope, like toilet paper, was in short supply. In those early days, we anticipated being called upon to provide members with varying degrees of hope: the hope of keeping a car, staying in a home and protecting credit scores from the ravages of COVID-19.

Working together to find creative, short-term solutions, we're proud to say we've helped over 140 members in a variety of ways.

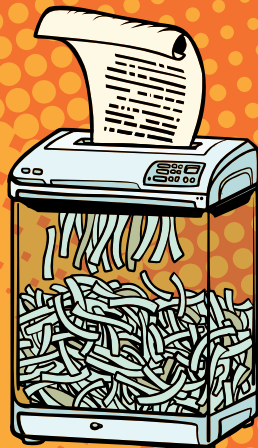
Cooperative Center FCU proudly celebrates International Credit Union Day's theme "Inspiring Hope for a Global Community," and we're inviting you to come celebrate the credit union difference with us on October 15, 2020.

We don't expect COVID will "just disappear," so this year's celebration will look a little different. We'll have special gift bags for the first 100 shredders that will include a \$10 gift certificate to La Familia Mexican Restaurant.



**FREE
ON-SITE
SHRED HOURS:**

October 15, 2020
12:00 p.m. - 4:00 p.m.



This is an on-site secured commercial shred service, and hours are limited. We hope you'll plan ahead and take advantage of this important benefit to help secure your personal identity by bringing up to two boxes of sensitive, confidential materials to safely and securely shred. Our vendor, Corodata, wants to remind members to remove all paperclips, binder clips and staples prior to bringing materials for shredding.

ALL THINGS FALL

2020

SPOT AND STOP IDENTITY THEFT

Identity theft is the leading source of fraud in the United States. In 2019 alone, the FTC saw over 9,000 cases of identity theft in the San Francisco/Oakland/Berkeley area. We hope you never become a victim of identity theft; however, if you do, the damage may be minimized if you catch it early and act quickly. Sign up for online and/or mobile banking services and check your account information regularly for the best way to catch potential identity theft early.

Be alert for these clues that someone has stolen your personal information:

- Withdrawals from your bank account you don't recognize
- Bills or other mail isn't being delivered
- Merchants refuse your checks
- Debt collectors call about debts that aren't yours
- Unfamiliar accounts or charges on your credit report
- Bills from medical providers for services you didn't use
- Health records show you reached your benefit limit when you haven't
- Rejected from a health plan for a medical condition that you don't have
- IRS notification that more than one tax return was filed in your name or you have income from an employer you don't work for
- Notification from a company where you do business or have an account saying there was a data breach

If your identity has been compromised, take these steps right away, and you may be able to deter additional fraud:



Contact your financial institution and creditors as soon as possible.



Place a fraud alert on your credit by contacting one of the three credit bureaus. That company will alert the other two.



Change all affected account passwords and report and replace any stolen identification cards.



You may choose to file a report with your local police department.

To learn more about protecting yourself from ID theft, visit our financial literacy tool, Cooperative FiQ, at bit.ly/ID_Protection or ask for our complimentary guide *Identity Theft, Protect Yourself, Know What To Do* when you're in the branch.

Cooperative Center FCU | 2001 Ashby Avenue | Berkeley, CA 94703
Tel: (510) 845-6428 | Fax: (510) 841-7856 | Web: www.coopfcu.org
First 24 Voice Banking (510) 845-6428 and select the option for First 24 voice banking (option 2 during normal business hours or option 3 after hours)



PUT THE BRAKES ON HIGH RATES

Have a high-rate auto loan with another financial institution? Now is your chance to redo your existing auto loan by refinancing with Cooperative Center FCU. By refinancing with us, you can keep the ride you love, drop the rate you loathe and lower the monthly payments you dread!

Our auto loans come fully equipped with great features to help you save:

- **1% off your existing rate¹**
- **Earn up to \$200 cash back²**
- **60-day payment vacation³**

Apply online, over the phone or visit us in the branch.

APR = Annual Percentage Rate. The vehicle must be a model between 2012 and 2020, 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. The loan must be current to qualify. Rate and term may vary based on creditworthiness, 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 2.95% APR applies. All loans are refinanced for the remaining term of the original loan. Payment example: \$22.15 per \$1,000 borrowed at 2.95% APR for 48 months. Offer good October 1, 2020, through December 31, 2020. Offer cannot be combined with any other offer or discount. ¹Verification of your current rate is required. Some members may qualify for more than 1% APR savings. ²The cash back is referred to as a "Refinance Reward" of 1% and is based on the financed amount up to \$200 and will be deposited into the member's account within 90 days of loan funding. Please speak with a Loan Officer for complete details and restrictions. ³60-day deferred payment is optional. Interest will continue to accrue during the 60-day no-payment period. First payment(s) may be applied to interest only. This offer is not for cash-out refinancing or lease buyouts.



FIRST TIME BUYING A CAR? *We'll help you rake in a great deal!*

We understand how daunting the car-buying process can be for first-time buyers, especially when you have little to no credit and too many options to choose from. That's why we're here to guide you!

With our First Time Buyer program, we help you learn the critical knowledge you need and provide the tools and financing to make buying your first car a smoother experience. You can even get pre-approved, giving you more power at the dealership! Plus, if you complete our car loan learning module through Cooperative FiQ, we'll give you 1% off your qualifying loan rate!*

We love helping our members achieve their dreams. Visit www.coopfcu.org, give us a call or visit us in the branch to get started!

First-time buyers:
Get 1% off your qualifying rate when you complete our car loan learning module!
bit.ly/CarLoans_101

*APR=Annual Percentage Rate. Rates will vary based on creditworthiness & terms. Credit union membership required. Offer cannot be combined. Floor rate of 2.95% applies. Final rate after discounts cannot fall below floor rate of 2.95%. Payment example: \$22.15 per \$1,000 borrowed at 2.95% APR for 48 months. Offer good October 1, 2020, through December 31, 2020.

DON'T FALL FOR IT

Offers like "0% dealer financing" sound good; however, these attractive specials are available to a select few "well-qualified" buyers. And like most special offers, there is an either-or stipulation; take 0% financing or take the dealer rebate.

For members with less-than-perfect-credit we recommend opting for the dealer rebates and financing your loan through Cooperative Center FCU.

And when we pre-qualify you for your loan, we'll save both time and money!

Compare your total savings available when you choose the dealer rebates and credit union financing.

What am I actually going to qualify for?		
Compare a \$30,000 auto purchase:	Cooperative Center FCU	Dealer
APR*	4.24%	7.74%
Vehicle Purchase Price	\$30,000	\$30,000
Less Dealer Rebate	-\$3,000	-\$3,000
= Amount Financed	\$27,000	\$27,000
Over 60 Monthly Payments	\$500.18	\$544.11
Total Amount Paid Over Life of Loan	\$30,010.54	\$32,646.55
Total Savings When You Choose CU Financing	\$2,636.01	

*APR=Annual Percentage Rate. Rate and term will vary based on creditworthiness & terms. Credit union membership required. Offer cannot be combined. Floor rate of 2.95% applies. Payment example: \$22.15 per \$1,000 borrowed at 2.95% APR for 48 months.



We're here to help you achieve your goals with the loan that's right for you.

OCTOBER

- 12: **CLOSED** in observance of Indigenous Peoples' Day (Columbus Day)
- 15: **International Credit Union Day and FREE Shred Day**
- 26: **# NationalPumpkinDay** Cooperative Center staff will celebrate the day with displays of carved and decorated pumpkins. Be sure to stop by and vote for your staff favorite.



Breast Cancer Awareness Month – Cooperative Center FCU continues to support Breast Cancer Awareness and will have items available for donation throughout October. Proceeds benefit the **Faith Fancher Breast Cancer Emergency Fund**.

NOVEMBER

- 11: **CLOSED** in observance of Veterans Day
- 26-27: **CLOSED** in observance of the Thanksgiving holiday



DECEMBER

- 24: **OPEN 9:30 a.m. – 1:00 p.m.** in observance of Christmas Eve
- 25: **CLOSED** in observance of Christmas Day
- 31: **OPEN 9:30 a.m. – 1:00 p.m.** in observance of New Year's Eve

JANUARY

- 1: **CLOSED** in observance of New Year's Day
- 18: **CLOSED** in observance of Martin Luther King Jr. Day

Join us in the lobby for these fun "hashtag" holidays!



MARK YOUR CALENDARS:

Give a Gift That Means More Stocking Stuffers That Support Breast Cancer Treatment

Real United States currency – bankable and spendable!
Each Dollar or Note purchase includes a greeting card and envelope.
\$1.50 of every Dollar or Note purchase will benefit the Faith Fancher Breast Cancer Emergency Fund.



the perfect stocking stuffin'
Santa Dollars™ \$2.50



Angelic Notes™ \$3.50



Cooperative Center was honored to host our 6th annual school supplies giveaway on Saturday, August 22. With help from Soulful Softball Sunday, the credit union safely delivered over 90 backpacks full of supplies to students in need.

VOLUNTEER



WE NEED LEADERS – LIKE YOU!

Cooperative Center leadership consists of Board, Supervisory Committee and Education Committee Members who all contribute their talents, expertise and passion to help Cooperative Center and the credit union movement grow. Being part of People Helping People is a rewarding experience like no other, and we want you!

Each year, an appointed Nominating Committee seeks interested candidates for open Board positions; in 2021, there will be three (3) open seats. The Nominating Committee will begin accepting applications for submissions for our Board of Directors starting December 23, 2020.

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.

We're excited to announce the location of our new Headquarters and Loan Center at

**634 FERRY STREET
MARTINEZ, CA!**

We're planning for this and our new branch in Berkeley to be open by February 2021.

Get through the

DOG DAYS THIS YEAR



Take advantage of our Skip-a-Payment Program and cool off with some extra cash!

With Skip-a-Payment, you can skip your monthly loan payment(s) and use that money for anything else you need. Get ready for holiday bills, fix the furnace or just enjoy a little extra padding in your wallet. All you have to do is pick up a Skip-a-Payment Form from the branch, fill it out and submit it with a \$25 fee per loan skipped.

STOP BY TODAY TO SKIP YOUR LOAN PAYMENT(S)!

PLAN FOR YOUR HOLIDAYS

The holidays can put a financial burden even on the best shoppers and savers. Planning ahead can help you avoid the stress that comes with overspending.

1. Set a budget

Count up all your typical expenses so that you don't come up short on bills or rent. Next, think about what else you may be spending on in the coming months. Are you hosting a party at your home, or traveling to visit family or friends? Estimate what those things will cost you. Once you've subtracted any expenses from your usual budget, you can think about how much you have to spend on gifts. You can use our online budget calculator to help at bit.ly/Budget_Calc.

2. Make a list

With all of the excitement of the holidays, it can be easy to get carried away. Make a list of the gifts you need and cross them off as you go.

3. Decide how you're going to pay

Are you going to use cash or credit cards to pay for gifts? A helpful budgeting rule to set for yourself is to only bring the amount of cash you plan to spend. Otherwise, using a credit card can give you more consumer rights. Additionally, our Visa® gift cards are the best of both worlds – the convenience of a card with the helpful budgeting rule of carrying a set amount.

4. Track your holiday spending

Just like you wrote down your lists to keep track of what you need to buy, you could also keep track of what you've spent. Periodically check to see if you are on track and sticking to your budget.

MAKE THE HOLIDAY SEASON SPARKLE

The most wonderful time of the year is not always the most wonderful time for your wallet. But don't fret – we're here to help when the financial stress starts to spoil the harmony. Make the holiday one to remember with a low-rate loan, or help your budget along when emergencies crop up.

- Loan amounts from **\$500 to \$2,500**
- Great, low fixed rate of **7.77% APR***
- Take up to **12 months to pay**

Go online, call or visit the branch to apply for your Holiday Loan!

*APR=Annual Percentage Rate. Min \$500. Max \$2,500. APR 7.77% up to 12 months. Loan payment example: \$87.17 per month with \$1,000 borrowed for 12 months. All loans subject to credit approval. Cooperative Center FCU membership is required. Offer ends December 31, 2020.

AVOID PLASTIC PITFALLS THIS HOLIDAY SEASON

The holiday shopping season has begun! As you're shopping through retailers, getting all the awesome gifts and trunkloads of food, beware the pitfall of signing up for a store credit card. It can be tempting to take advantage of store card offers like "interest-free until next year" and "20% off when you open a new card," but these offers can come back to bite you. Store cards often come with some of the highest interest rates around, often higher than the discount you just got. This means the 20% you just saved will be paid back thanks to the over-20% interest rate if you don't pay your card off in full.

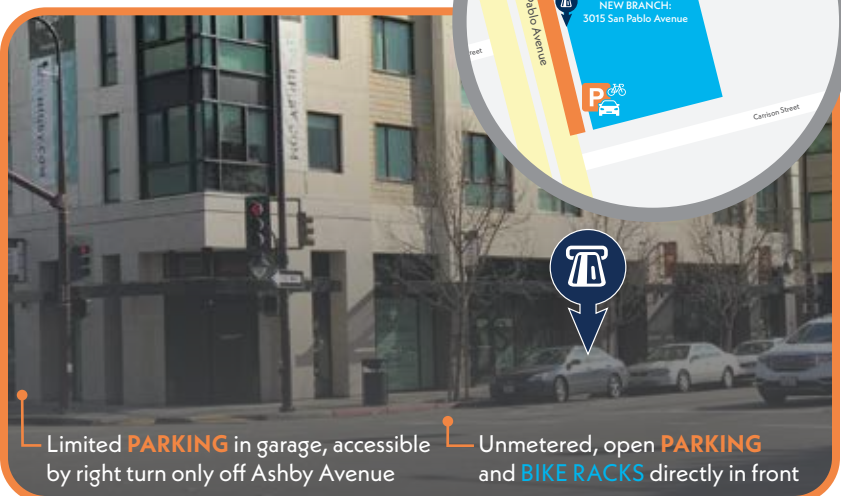
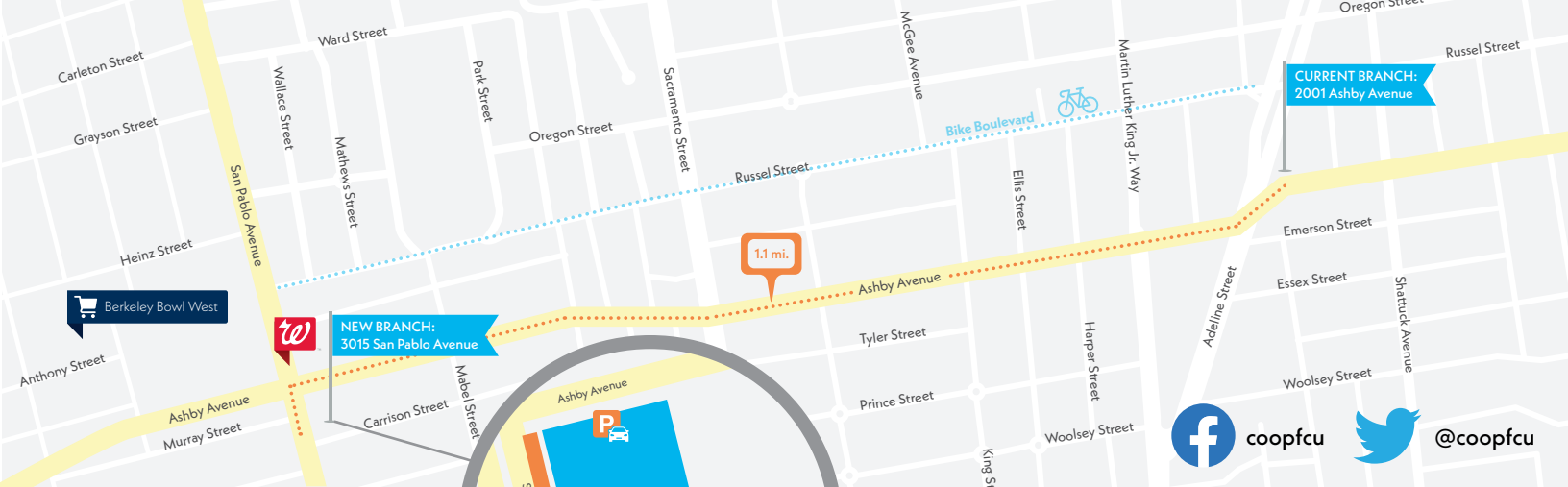
Compare a \$300 holiday purchase:	Coop FCU Visa Gold Credit Card	Macy's Store Card
Interest Rate	9.99% fixed	25.24% variable
Purchase	\$300	\$240 (20% off)
Interest Charge	\$29.97	\$60.58

Additionally, interest is calculated based on what you currently owe (including interest you've already accrued) – unlike a loan, which calculates your interest based on your initially borrowed amount.

If you need help paying for your holiday shopping, come to us. Our Cooperative Center Visa® Credit Card comes with a low, fixed rate and no annual or hidden fees. Our other personal loan products are available as well with fixed monthly payments and even lower rates, which can even be used to help pay off store card(s) you already have. We're here to help.

Just give us a call or stop by!





Cooperative Center Federal Credit Union

2001 Ashby Avenue | Berkeley, CA 94703

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HERE FOR YOU NO MATTER WHAT

As the COVID-19 pandemic continues to sweep the nation, at the credit union we've doubled down on our dedication to our members. We've created credit options, like the Pandemic Emergency Response Signature Loan, in response. In addition, we're working on individual member solutions to help provide a softer landing as we come out on the other side of this financial crisis.

The health, safety and financial security of our members and our staff is our top priority, in good times and bad, and we're taking extra precautions to protect everyone. See inside for information on the steps we've taken to Inspire Hope for our credit union community.

Cooperative Center Federal Credit Union

REMEMBER, YOU CAN ALWAYS
MANAGE YOUR MONEY THROUGH
OUR DIGITAL SERVICES:

- Online Banking • Mobile Banking • Bill Pay
- eStatements • Remote Deposit Capture

And when you need additional financial help, we're here with low-rate emergency loans, special refinance and Skip-A-Pay offers and free virtual educational seminars. When you need us, we're here. If you have any questions or need further assistance, give us a call at (510) 845-6428.

FALL 2020
ALL THINGS FALL