

CCFCU

# Newsline

Published Quarterly for Members of the Cooperative Center Federal Credit Union

## CCFCU is Hosting a Blood Drive!

### HELP US REACH OUR GOAL!

When: Wednesday, November 4, 2009  
 Time: 10:00 a.m. - 4:00 p.m.  
 Where: CCFCU Parking Lot  
 Who can give: Anyone

**In order for the blood drive to operate smoothly, we are asking that members RSVP.** Please call Debbie Crowson at 510-295-1644 to make an appointment.

#### Important Info:

- Potential donor must weigh at least 110 pounds
- Potential donor must be at least 17 years of age
- Potential donor must be in general good health
- Potential donor must not have donated blood in the last 56 days
- At time of donation, donor card or photo ID will be required

#### Helpful tips:

- Drink plenty of water the day prior and the day of donating blood
- Wear a short-sleeve shirt or one that can be comfortably raised above the elbows
- Eat a small, healthy meal



**American Red Cross**

## Message from the CEO

Most of the economic news indicates that our economy is improving and the pains of the recession may soon be over. I am sure this is good news for everyone affected by the downturn in the economy over the past two years. Our fundamental and social responsibility as a credit union is based on the concept of people helping people.

I am happy to report to the membership that we have survived the negative impact of the economic downturn and the credit union is in a good position to be of better service to our members in the months and years to come. We continue to be "Adequately Capitalized" based on our regulator standards. Being adequately capitalized is important since it means we have enough in cash reserves to protect us if the economy continues to deteriorate. It also means that the board and management have made good decisions with your deposits, allowing us to remain independent and not have to consider a merger with another credit union to survive.

We have taken advantage of the down economy to develop several new products and services that we feel benefit our members. We have a true Debt Consolidation Loan to help our members who are caught in high interest rate products and want to lower their payments and get out of debt. The interest rate starts at 9.99% for those with good credit and will not exceed 18% for those with not so good credit.

We also have a new Green Rewards Checking Account that will pay a higher interest rate to those members who use less paper transactions to conduct their business. You will see plenty of information on this new product. Additionally, the board is reviewing proposals to install solar panels on the roof of the Ashby office in our effort to lower our carbon footprint and reduce our dependency on PG&E for our energy needs.

I am extremely proud to be your Chief Executive Officer at a time when we are able to survive a challenging economy, and move forward on our mission to be a socially, environmentally responsible financial institution. We have plenty of room for improvement and I will respond to your membership feedback on ways we can do better. I think it is important for the members to take ownership of their credit union, and enjoy hearing from you. The board is always looking for volunteers to serve on committees and maybe even consider running for a board position. Please let us know if you have an interest in helping us to remain a safe and soundly run financial institution.

*Gary Bell, CEO*

## Join Us for Our Annual Meeting

We look forward to seeing you at our Annual Meeting on Thursday, November 12, 2009. The meeting will take place at the Berkeley Yacht Club located at 1 Seawall Drive, Berkeley, CA. If you are planning on attending, please make sure to RSVP as soon as possible with Gina O'Leary at 510-295-1657 or email: [goleary@coopfcu.org](mailto:goleary@coopfcu.org) no later than FRIDAY, OCTOBER 23rd.

CCFCU  
**Newsline**

3rd Quarter 2009

**Cooperative Center Federal Credit Union**  
*Your Financial Partner for Life*

**Addresses and Hours:**

Main Office: 2001 Ashby Ave.,  
Berkeley, CA 94703

Mailing Address: P.O. Box 248,  
Berkeley, CA 94701-0248  
Monday-Thursday: 9:30 a.m. to 5:00 p.m.  
Friday: 9:30 a.m. to 6:00 p.m.

CUBS: Lower Sproul Plaza,  
UC Berkeley Campus  
Monday- Thursday 9:30 a.m. to 4:00 p.m.  
Friday 9:30 a.m. to 5:00 p.m.

**Board of Directors**

James P. Garrett, Chair  
Shyaam Shabaka, Vice Chair  
Vic C. Vickers, Secretary  
Patricia Pitre, Director  
Dick Lerner, Director

**Supervisory Committee**

Patricia Pitre, Chair  
Stephanie Hunter, Secretary  
Tejinder Kaur, Member  
Mark Smith, Member

**Member Education Committee**

Shyaam Shabaka  
Dick Lerner  
Mark Smith

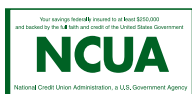
**Management**

Gary Bell, CEO / President  
Vicki Fong, COO  
Debbie Crowson,  
Business Development/Marketing Manager



**Mission Statement**

Cooperative Center Federal Credit Union, a member owned and governed financial institution, is committed to providing quality services and education in a caring, responsible, professional manner, while maintaining long-term financial strength.

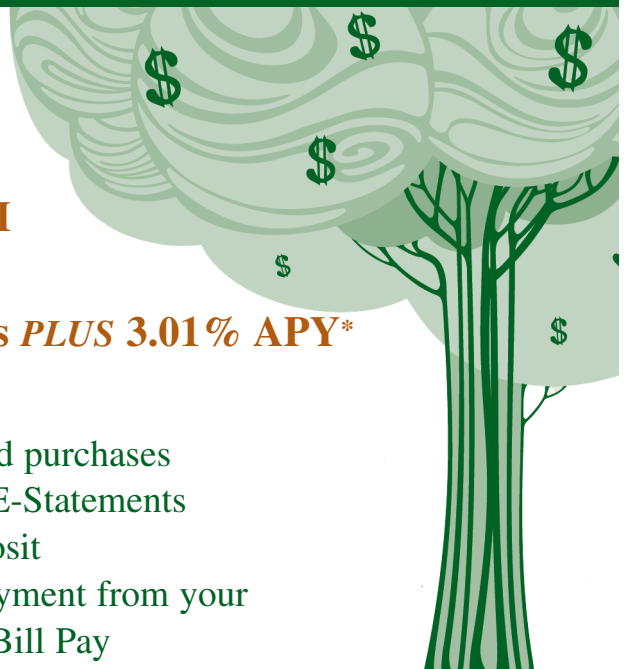


## Green Rewards Checking

- **No Minimum Balance**
- **Nationwide ATM Fee Refunds\*\***
- **No Monthly Fees PLUS 3.01% APY\***

All you need to do is:

- ✓ make 12 Debit Card purchases
- ✓ enroll and receive E-Statements
- ✓ set up 1 direct deposit
- ✓ make automatic payment from your account or Online Bill Pay
- ✓ access Online Banking



Get Green at [www.coopfcu.org](http://www.coopfcu.org) or call us 510-295-1632.

\*Annual Percentage Yield (APY) accurate as of now. Minimum to open account is \$500. Rate tiers are as follows: 3.01% APY applies to balances of \$.01 - \$25,000 and 0.31% APY applies to the portion of balances over \$25,000 as long as qualifications are met each statement cycle. 0.10% APY applies to all balances if qualifications are not met. All balances will earn 3.01% APY to 0.31% as long as qualifications are met. Rates may change after the account is opened. Fees may reduce earnings. No minimum balance is required. No monthly service charge. Available to personal accounts only.

\*\*Unlimited ATM fee refunds per cycle when qualifications are met. See credit union for more details.

## Personal Safety Workshop

We are hosting a Personal Safety Workshop.

**Where:** Credit Union lobby

**When:** Wednesday, October 28, 2009

**Time:** 6:00 p.m. to 7:00 p.m.

Please RSVP with Debbie Crowson at 510-295-1644.



## Save the Date!

**International Credit Union Day – Oct. 15, 2009**

Stop by and help us celebrate this special day. We will have snacks and goodies in our main branch! We'll see you here!

### THE CREDIT UNION WILL BE CLOSED

October 12, 2009 – Columbus Day  
November 11, 2009 – Veterans Day  
November 26th & 27th, 2009 – Thanksgiving Holiday  
December 24, 2009 – Close at 12:30 for the Christmas Holiday  
December 25, 2009 – Christmas Holiday  
December 31, 2009 – Close at 12:30 for the New Year's Day Holiday  
January 1, 2010 – New Year's Day Holiday

Home Banking: [www.coopfcu.org](http://www.coopfcu.org)