
Cooperative Center

FEDERAL CREDIT UNION



Annual Report

2012 - 2013

71 Years of Service

Cooperative Center

FEDERAL CREDIT UNION

Board of Directors

James Garrett, *Chairperson*
Shyaam Shabaka, *Vice-Chair*
Tye Kirk, *Treasurer*
Tim Huet, *Secretary*
Mike Leung

Supervisory Committee

Patricia Pitre, *Chairperson*
Stephanie Hunter
Mark Smith

Member Education Committee

Shyaam Shabaka, *Chairperson*
Dick Lerner
Debbie Crowson
Mark Smith
Steve Kessler
Tye Kirk

Your Credit Union Team

Fadhila Holman, *President/CEO*
Tes Lim, *Accounting Manager*
Debbie Crowson, *AVP of Marketing & SEG Relations*
Stacey Smor, *VP of Finance & Operations*
Mark Suacillo, *VP of IT, Security & Facilities*
Chris Perez, *VP of Lending & Loss Mitigation*
Sangka Chanthavong, *Operations Manager*
Shalina Kell, *Marketing Manager*
Gina O'Leary, *Administrative Manager*
Marissa Acala, *Accounting Supervisor*
Marc (Jet) Tudtud, *Accounting Specialist*
Queenie Chan, *Accounting Specialist*
Atlean Evans, *Loan Supervisor*
Alicia Davis, *Loan Officer*
Jennifer Steve, *Loan Specialist*
Louise Hua, *Loan Processor*
Melissa Sandoval, *Loss Mitigation Specialist*
Carlos Deguzman, *IT Specialist*
Emil Macapagal, *IT Specialist*
Liz Louie, *Operations Supervisor*
Jewel Belcher, *Member Service Representative*
Lily Kok, *Member Service Representative*
Gillie Baker, *Member Service Representative*
Sean Davis, *Member Service Representative*
Liz Sooksumphun, *Member Service Representative*
Annie Cabural, *Member Service Supervisor*
Mary Jane (MJ) Bacani, *Member Service Representative*
Aisha Pierre, *Member Service Representative*
Joy Cade, *Member Service Supervisor*
Kiegan Baird, *Member Service Representative*
Menelva Boyd, *Member Service Representative*

Agenda

Ed Roberts campus, atrium

November 1, 2013

6 pm – 8 pm

I. Agenda, Roll Call, Call to Order by Chair

II. Board of Directors' Meeting Minutes

DINNER

V. New Business

- Report of Board of Directors: Board Chair, James Garrett
- Board Member Comments
- Treasurer's Report of Financial Condition: Board Treasurer, Tye Kirk
- Supervisory Committee Report: Committee Chair, Patricia Pitre
- Member Education Committee Report: Committee Chair, Shyaam Shabaka
- CUBS Report: CUBS President, Melissa Zhang
- 2013 Recap Slide Presentation: AVP of Marketing & SEG Relations, Debbie Crowson

VI. Open Forum, Questions from Members for Board and CEO

VII. Raffle

VIII. Adjourn

Board Chairman and CEO's Annual Report

Greetings to the members of the Cooperative Center Federal Credit Union (CCFCU), from its Board of Directors (BOD), CEO, and Staff. CCFCU is proud to report and update you on our current status at the end of 2013.

First, we want to acknowledge the passing of Mr. Gary Bell who served as our CEO until his untimely illness last November. Mr. Bell transitioned on August 1, 2013. The CCFCU extends condolences to Mr. Bell's family for their loss.

Cooperative Center FCU remains safe, secure, and strong. The members of the BOD continue to advance its focus on improved governance and with the overall growth of the credit union.

Let me introduce the present members of our BOD:

Shyaam Shabaka, Vice-Chair

Timothy Huet, Secretary

Tye Kirk, Treasurer

Mike Leung, Member

We are proud to report that we ended 2012 with positive earnings of \$521,590. During the first two quarters of 2013, concerted efforts were placed on analyzing our loan portfolio's performance and our provision for loan losses. Funding of the Allowance for loan losses was increased during this period to insure that the credit union was adequately protected from risk. While this will result in lower net income for the 2013 year-end, it is fully expected that we will have another year of positive net earnings. Net income as of September 30, 2013, was \$36,130. Even with the negative economic cycles, your credit union has been able to maintain adequate capital reserves, with the capital ratio including secondary capital at 7.82% as of September 30, 2013.

Over the past 12 months, 1928 new members chose to join Cooperative Center Federal Credit Union and the credit union's assets grew to \$103m as of September 30, 2013. With growth in both memberships and assets, the key to the best possible fiscal performance for the credit union lies in the full participation of our membership in the cooperative model. This is most easily accomplished when our members select us choose us as their lender of choice. We have funds available to lend out and we are now asking that members move your loans from banks and finance companies to your credit union, just as you have done with your deposit accounts.

We continue to maintain our Community Development Financial Institution (CDFI) status. This designation recognizes the credit union's commitment to serve the underserved individuals in our community and not act in a predatory manner. We partner with local financial literacy and counseling organizations to offer group and one-on-one budgeting assistance and savings programs as well as a share-secured VISA program to teach responsible use and management of credit. In 2013, Cooperative Center FCU was able to assist 63 low-income members in obtaining their first share-secured VISA cards.

Our CDFI status also puts us in a unique position to offer small business loans to our members. Our small business lending program and activities are geared to produce jobs and affordable housing in our local community.

We continue to work on ways to improve our technology so that members are able to do access their accounts and loans in the most convenient methods possible. In September 2013, we upgraded our on-line banking in preparation for the launch of mobile banking, scheduled for the end of this year. We want to remind you that you are now able to add on accounts, apply for loans or have your family members join the credit union online. As members of the Co-Op ATM Network, our members have fee-free access to over 25,000 ATMs nationwide, including most 7-11 Stores, wherever the Co-Op symbol is displayed. We also continue to offer our members services through the Shared Branching Network.

Board Chairman and CEO's Annual Report, Continued

We must also thank the members of our Standing Committees, which include the Supervisory, Asset/Liability Management (ALM) Committee and the Membership Education Committee, for their work in strengthening the base of the CCFCU. A special thanks to Patricia Pitre, Chair of the Supervisory Committee for her untiring and exemplary efforts on behalf of our credit union. In addition to the Standing Committees, the BOD recently established a By-Laws Committee with a view towards review and revision of our By-Laws. We invite our members to join these committees and actively participate in the CCFCU.

I should also state that due to an oversight by the BOD, an election for two open BOD seats due to be held prior to this annual meeting was not held. To rectify this mistake, the BOD, after consultation with our Counsel, Mr. Sheldon Greene, has established a nominations and elections committee as required by the NCUA. An election will be organized and take place within the next 120 days. The BOD and especially I, as Chair apologize for this oversight.

As we move forward into 2014, the Board of Directors, management and staff of Cooperative Center FCU are committed to continuing to provide our members with a vibrant, progressive alternative to more corporate banking institutions. We can accomplish this with "Smart" banking, good governance, positive, professional staff services and improved products for our members. On behalf of the Board of Directors and your entire credit union team, we would like to thank our members for your support and patronage.

James Garrett
Chair, Board of Directors

Fadhila Holman
CEO, Cooperative Center FCU

Supervisory Committee Annual Report

As you know, 2013 has been full of challenges and accomplishments! A major challenge for us as a credit union family was to pull it together and keep it together after the loss of our leader and friend, CEO Gary Bell. Yet, we persevered and met our annual responsibilities and then some. Our primary responsibility, to ensure the financial condition of the Credit Union is accurately and fairly presented in all of our financial statements, was met. Further, we are also tasked with ensuring management practices and procedures are sufficient to safeguard member assets. To that end, after having 'Full Scope' audits for the last two years, we felt comfortable in returning to the Agreed Upon Procedures (AUP) audit process for the 2013 fiscal year.

While accomplishing the above, we took advantage of a series of NCUA training webinars designed specifically for the supervisory committee. We continue to seek members in good standing who are interested in contributing their time and expertise to work with us in managing our bottom line!

As always, if you have any questions about your statements or accounts at the credit union, please call our Service Center at (510)845-6428. If your questions are not resolved to your satisfaction or you have issues with management or the Board of Directors, you may contact any of the Supervisory Committee members at the following email addresses:

Patricia Pitre, Chairperson, ppitre@coopfcu.org
Stephanie Hunter, Secretary, shunter@coopfcu.org
Mark Smith, msmith@coopfcu.org

You can also mail correspondence to the Supervisory Committee at the following address:

Supervisory committee
PO Box 3445
Berkeley, California 94703

If you still feel your concerns have not been fully addressed by the above steps, the National Credit Union Administrations' (NCUA) Consumer Assistance Center is also available to assist you. They may be contacted at:

National Credit Union Administration
Office of Consumer Protection
1775 Duke Street
Alexandria, VA 22314

Fax: (703) 518-6682
Email: consumerassistance@ncua.gov

Have a wonderful and prosperous 2014!

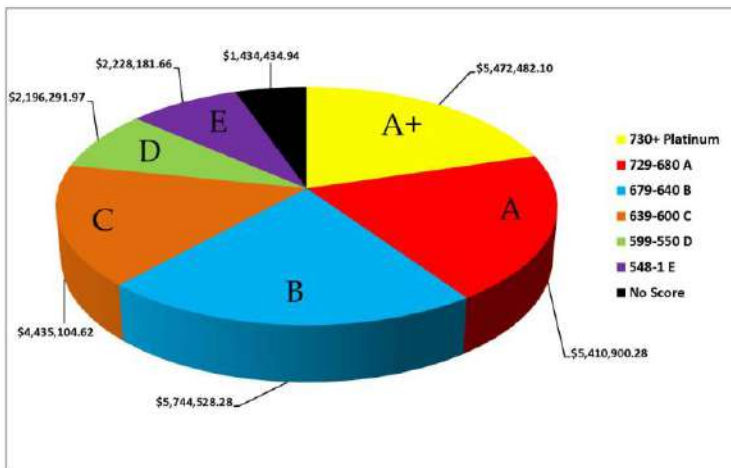
Patricia Pitre,
Chairperson,
Supervisory Committee

Financial Performance 2011-2013

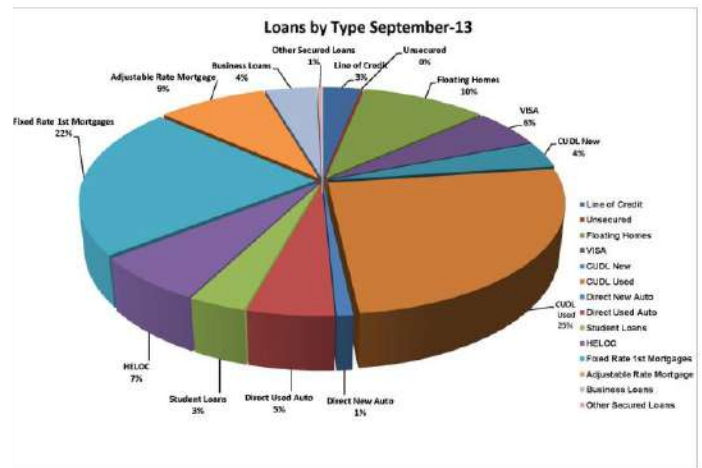
BALANCE SHEET	Year End 2011	Year End 2012	Year to Date Sept 2013
000's			
Loans	\$44,932	\$50,911	\$47,203
Loan Losses Allowance	(592)	(544)	(856)
Cash	\$900	\$855	\$1,231
Investment	\$43,912	\$44,292	\$51,339
Fixed Assets	\$2,122	\$2,111	\$2,058
Other Assets	\$3,335	\$3,200	\$2,040
Total Assets	\$94,610	\$100,826	\$103,105
Liabilities	\$185	\$215	\$303
Shares	\$86,925	\$92,589	\$94,654
Equity	\$7,500	\$8,022	\$8,058
Total Liabilities and Equity	\$94,610	\$100,826	\$103,105

INCOME STATEMENT	Year End 2011	Year End 2012	Year to Date Sept 2013
Loan	\$2,549,279	\$3,327,117	\$2,525,179
Investment	\$838,238	\$689,951	\$383,936
*Interest Income	\$3,387,517	\$4,017,068	\$2,909,115
Less: Cost of Funds	\$359,323	\$230,314	\$109,335
Interest Margin	\$3,028,194	\$3,786,754	\$2,799,780
Less: Cost of Operations	\$3,841,887	\$4,051,794	\$3,123,639
Plus: Fee Income	\$828,395	\$1,025,249	\$857,072
*Net Operating Income	\$14,702	\$760,209	\$533,213
Less: Provision Expense	\$372,828	\$228,379	\$641,136
Plus: Other Income	\$79,417	\$97,459	\$38,553
Other Gains & Losses	\$1,105	(19,907)	\$105,503
Net Income – Before Corporate Stabilization Expense	(277,604)	\$609,382	\$36,130
Stabilization Expense	\$195,528	\$87,791	n/a
Net Income	(473,132)	\$521,590	\$36,130

CCECU TOTAL LOAN PORTFOLIO AS OF 9/30/2013



TOTAL LOANS BY TIER FICO SCORE REPORTING EXCLUDES MORTGAGE AND BUSINESS BORROWERS



Treasurer's Annual Report

In 2013, Cooperative Center Federal Credit Union (CCFCU) marks its 71st year of continuous service to our members. The importance of ensuring a sound and secure financial institution is that much more pressing, especially during these continued distressing economic conditions that still exist for many families left behind in this jobless recovery.

At CCFCU, we work diligently to ensure equal and fair access to the full range of financial resources we provide and to make available competitive market rates for loans and share deposits. The pie charts on the adjacent page represent loan balances on CCFCU's books as of September 2013, Chart A by the types of loans we make, and Chart B by the credit score tier of members receiving consumer loans. We believe it is important to note the equitable spread of loans among credit score tiers.

Consumer loans, with the largest concentration in Indirect Auto Loans, were strong for 2012, at \$14.5m. As of September 2013, we have funded approximately \$5m in consumer loans, or 35% of the 2012 total. From our program's beginning in 2011 through September 2013, CCFCU has made just over \$1.5m in business loans to 14 members in a variety of industries from creating affordable housing and construction, to retail, food service, and automotive services. In order for members to fully reap the benefits of a cooperative financial model, utilization of your credit union's loan products must occur in a greater proportion to deposit account participation. It is our goal to continue to offer loan products, rates and terms that make bringing your loans to your credit union attractive.

CCFCU is dedicated to increasing financial literacy, assisting members with tools that will allow them to make sound credit decisions and choices, and finding solutions should they encounter financial difficulties. In 2012, loan losses charged off to bad debt totaled \$276,949. The year-to-date figure for loan losses in 2013 totals: \$327,826., a \$50K increase over 2012, with three (3) months remaining in the year.

Unlike banks, credit unions did not receive "bail-out" funds to offset losses in the economic downturn. In the wake of an increasing number of credit union failures, in 2009, the National Credit Union Share Insurance Fund (NCUSIF) was given authority to assess premiums to all credit unions as part of the insurance fund's 8-year equity replenishment plan. CCFCU payments to the Temporary Corporate Credit Union Stabilization Fund (TCCUSF) totaled \$87,791.08 in 2012 and \$74,833.66 for 2013.

Social movements to maintain community wealth and buy locally also require that we make our loans locally. We depend on our members to choose us over the Big Banks, most importantly we ask members to make us their lender of choice. We hope you feel moved by our community financial cooperative mission and if you haven't already, soon you will **Move Your Loans** so that your money will be safe and serve the Bay Area communities.

Tye Kirk,
*Treasurer,
Board of Directors*

Member Education Committee Annual Report

In celebrating our 71st anniversary in 2013, the Member Education Committee along with the entire Cooperative Center FCU extended family, wish to acknowledge the sudden loss of our beloved Gary Bell (CEO/President), who made such an outstanding contribution to the credit union and community.

We would also like to take this opportunity to share with you some of the contributions and accomplishments of Cooperative Center FCU which the Member Education Committee has been involved:

- Orienting the new CEO/President
- Completion of Strategic Plan
- Re-visioning of the CUBS Program at the University of California at Berkeley; to make it a more viable program.
- Helping to improve marketing services
- Assisted with the development of new loan products
- Assisted with the planning/implementations of our Annual Member Appreciation Day
- Community Events (i.e. Juneteenth Festival)
- Educational Workshops
- Promoting Youth Financial Literacy/ Leadership Development

We continue to work closely with the Board, staff, and members in building the credit union for the future. Our primary goal is to make certain that you, our members are receiving the best products and services possible.

As always, we welcome your suggestions and participation since we are always looking for better ways to serve you and meet you and your family's financial needs. We want Cooperative Center FCU to be the only place you'll need for your banking.

Respectfully,

Shyaam Shabaka,
Vice-Chair, Board of Directors
Chairperson, Member Education Committee

C.U.B.S. Annual Report

Between July and September 2013, CUBS experienced a growth of 117 new members.

Due to the ASUC renovation of Sproul Plaza, CUBS has temporarily joined location with its parent branch, the Cooperative Center Federal Credit Union, on 2001 Ashby Avenue. To continue serving our student community and attract new members, our Marketing committee has run a two week marketing campaign on campus. To increase publicity for CUBS following the relocation, this led to a Welcome Day for UC Berkeley students on September 7th, which included food and prizes.

At the start of the semester, we successfully tabled at Calapalooza and outside the student dorms at Martinez Commons. Following this, we were able to recruit eight new and highly talented interns who now assist with main branch operations. Our VP of Operations and Operations Assistant have also worked on updating our training resources and streamlining our training program by incorporating Harland Clarke University online courses, the same operations and compliance training completed by full-time CCFCU staff. In addition, all CUBS interns are being put through a rigorous training process this semester to ensure maximum capabilities in branch operations, such as check depositing, shared branching, and other member inquiries.

Under the new internship curriculum, and to expand intern skills and contribution, senior interns with 1+ years of experience in CUBS are assigned to specific departments, including Finance & Accounting, I.T., Marketing, and Loans. Given the chance to work closely with these Department heads, senior interns welcomed the opportunity to gain a more holistic understanding of the business beyond teller operations. While we are in the process of refining the senior interns' responsibilities in these groups, the overall reception has been positive toward this increasingly enriching experience.

The Public Relations Committee has co-hosted an event with the Haas Undergraduate Black Students Business Association, the Muslim Student Association, and the Latino Business Student Association, in collaboration with the accounting firm Ernst & Young. This demonstrated our commitment as a student organization to diversity and educating the campus community about the business industry and its range of opportunities.

The Member Services Committee will be producing their semester newsletter near 12/2013. This newsletter will provide financial tips and other helpful material themed around Winter 2013. It is our hope that this will effectively improve member satisfaction and credit union engagement. The Committee will collaborate with the CCFCU management team to host a Member Appreciation day for our campus members in spring.

The Information Technology team is working within the credit union's I.T. and Marketing departments to complete the CUBS website migration and build a brand new intranet to centralize all of our internship resources, announcements, and operations training system. This will improve our logistical organization and is expected to play a large role in raising productivity.

Lastly, our long-standing "Money Management Coaching" DeCal (student-led class on campus) continues to rise in popularity among students. This semester, the number of students is capped at a maximum of 20 and all students are required to volunteer at the General or Women's clinic for a minimum of 4 hours in collaboration with the non-profit organization called The Suitcase Clinic. This has been a truly rewarding way for CUBS to extend its efforts in community service and making an impact for low income earners.

We look forward to the success of the new expanded and enhanced internship program.

Melissa Zhang,
C.U.B.S. President

At Work and in the Community

C.U.B.S. (Credit Union for Berkeley Students, Faculty, and Staff)

The mission of CUBS has long been “students helping students” as it is run for and by students. The CUBS program is currently run out of the Cooperative Center Federal Credit Union’s branch. The program includes robust internships allowing students to learn first hand about credit union operations from the ground up.



CUBS operations interns (Rushil Surapaneni pictured) helping members at CCFCU



CUBS interns working at the main branch office.



CUBS interns rounding off weekly General Meeting on campus by celebrating Member Services Director's birthday (Samuel Yeung, front center)



CUBS interns bonding with new and old members at our semesterly retreat organized by Human Resources



CUBS President, Melissa Zhang, helping with set-up for tabling outside campus dormitories to boost Marketing efforts in attracting new student members



CUBS VP of Finance, Jacob Markus, assisting the September 7th CCFCU UC Berkeley Students Welcome Day



At Work and in the Community

Member Appreciation Day

The Member Education Committee paid tribute to former employee/board member, Maudelle Shirek (1911-2012), at our Annual Member Appreciation Day. Ms. Shirek was a former employee of Cooperative Center Federal Credit Union and later went on to serve on our Board of Directors. Maudelle also served on the Berkeley City Council and was one of the oldest elected officials in California. She was very involved with civil rights and was known as “the godmother of East Bay progressive politics.” Maudelle’s accomplishments were displayed at the event and the theme of Member Appreciation Day was mirrored after her passion for healthy eating and supporting community organizations.



Board member and Member Education Chair, Shyaam Shabaka, welcoming the members. Maudelle Shirek t-shirts were sold and proceeds were donated to the Maudelle Shirek scholarship fund.



Long time member, Noah Rollins, enjoying Member Appreciation Day



The South Berkeley Senior Center proudly displayed the programs they offer.



Pony rides were a hit with our young members!



Long time member and Education Committee Member, Dick Lerner (middle), and credit union member, Ana Taylor (right) enjoying the day.



A local jazz trio created a “cool” atmosphere on a hot day.



A farm-to-table menu was offered to members, thanks to wonderful catering by Eco Village.

Berkeley Juneteenth Festival



Cooperative Center FCU sponsored the Berkeley Juneteenth Festival on June 23, 2013. This event is held in celebration of African American culture and traditions, and to acknowledge contributions made by African Americans in our community. The credit union has been a sponsor of this special event for many years and we look forward to many more to come.

Pictured in photo, from left to right: John Paul Pitre, Patricia Pitre (Supervisory Committee Chair), Shyaam Shabaka (Board Vice-Chair and Member Education Committee Member), Dayle Bartlett (long time CCFCU member) and Renee Kitchen (Maudelle Shirek’s niece) proudly wearing their Maudelle Shirek shirts.

At Work and in the Community

Cooperative Center FCU Supports Friends of Faith, Inc.

Friends of Faith Inc. is an organization dedicated to fighting against the breast cancer epidemic through the power of information and by funding local organizations that provide direct services to underserved and underinsured women with breast cancer.

Cooperative Center FCU hosted a Walk Team Drive in our lobby to gain walkers for our 9th Annual Friends of Faith Breast Cancer Challenge Walk Team. Local Media Celebrities (including Barbara Rodgers, *Comcast*, Pam Moore, *KRON-4*, and Rosie Lee Allen, former *NewsTalk 910*, pictured below with staff, and Rita Williams, *KTVU-2*, not pictured) and members of the Friends of Faith Board showed up to help us register our members for the Walk. We gave away pink CCFCU goodies and those members who would not be able to attend the Walk registered as Virtual Walkers by making a donation and signing our CCFCU banner. On August 17, 2013, our credit union team completed the 5K walk around Lake Merritt in Oakland, carrying our Virtual Walkers with us on our banner to show our support. The feeling of helping our community members battling cancer is one we won't forget!



A Walk Team Drive was held to encourage members to join our Cooperative Center FCU Walk Team.



Cooperative Center FCU walk team, proudly displaying the banner that represented our Virtual Walkers. Walkers received t-shirts with the credit union logo to enliven our team spirit.



Cooperative Center Federal Credit Union team with Friends of Faith, Inc. board members.

At Work and in the Community

American Red Cross Blood Drive

Cooperative Center FCU members donated 28 pints of blood at our 4th Annual Red Cross Blood Drive! Your donations help to make the American Red Cross the largest single supplier of blood and blood products in the U.S. Each year, nearly 4 million people donate blood through the Red Cross, helping to provide more than 40% of America's blood supply. Our 5th Annual Red Cross Blood Drive will be held on November 5, 2013 in the credit union parking lot.



Buddy Blood Drop was here to encourage folks to donate blood.



Loan Processor, Louise Hua, making her donation to the American Red Cross

Alameda County Food Bank and Berkeley Food & Housing

During National Hunger Awareness Month (September), our members supported The Berkeley Food and Housing Project (a Select Employer Group since 1994), by contributing over \$350. This non-profit organization serves the homeless men, women, and children in our community by providing emergency food and shelter, transitional housing, permanent housing, and housing placement with support services.

Additionally, we held several Food Bank Donation Drives in our lobby. Members and staff donated at our Member Appreciation Day event as well as throughout the months of June and July. Our credit union members donated 367 pounds of food during our summer drive and a total of 800 pounds of food for the year.



CCFCU team members, Liz Sooksumphun and Marissa Acala collected donations at our Annual Member Appreciation Day Celebration

Over Thirteen Thousand Cooperators Can't Be Wrong!

That's how many Bay Area folks have decided they'd rather keep their money in a financial institution **THEY** own. Your Credit Union is over \$100 million strong and growing. We're here to provide you with a full range of low-cost financial services that are the results of people pooling their resources to help each other.



Products & Services

Low-Interest Rate Loans

- New and Used Auto, Motorcycle and RV Loans
- Secured Loans and Lines of Credit
- Unsecured Loans and Lines of Credit
- Debit Consolidation
- Mortgage Loans
- Home Equity Loans
- Business Loans

VISA® Credit Cards

- No Annual Fee
- Competitive Interest Rates
- Five card options to choose from

Savings Accounts

- Earn dividends on balances over \$100
- No monthly service charge
- 3 free withdrawals per month

Checking Accounts

- Free ATM/Debit (Visa® Check) Card* with access to nearly 30,000 surcharge-free ATMs nationwide
- Direct Deposit
- Monthly dividends on some accounts
- Overdraft Protection available
- Four plans available

Electronic Services Offer Security & Convenience

- Online Banking
- Bill Pay
- e-Statements
- Telephone Banking

Senior Membership (55+)

- Checking Account with Free Debit Card*
- Direct Deposit (Social Security, Retirement)
- Free Traveler's Checks
- Checking & Savings Accounts earn dividends on balances over \$25

Youth Membership (17 and under)

- Help our youth learn good savings habits early!
- Checking and Savings Accounts earn dividends on balances over \$25
- Youth events, contests, financial literacy materials and more

Certificates of Deposit (CDs)

- Competitive dividend rates
- 3 - 48 month terms
- Only \$1,000 minimum deposit
- IRA CDs available

Individual Retirement Accounts (IRA)

- Traditional or Roth
- Savings Accounts or CDs
- Competitive dividends

Share Branching

- 5,000+ participating credit union branches
- Access your accounts away from home

*Must qualify.

Select Employer Groups

4C's Community Child Care	Ehret Company Plumbing & Heating	On the Spot Massage
Accent Office Services	Euro-Med, Inc.	Pacific Auxiliary Fire Alarm
Acute Care Affiliates	European Skin Care	B M Patakas, Inc.
Aids Prevention Center	Expeditors International	Pathology Institute
Alameda Hospital	Express Publishing, Co.	Pets Unlimited
Alpine Specialties	Floating Home Association	Piece of the Rainbow
Alta Bates	Four Seasons Cleaning	Prudential Insurance of Alameda
American Funeral Plan	Freeman Sullivan & Co.	PSE Data Products, Inc.
Ashby Care, Inc.	GB Ratto & Co.	Reed Bros. Security
Association of Child Services	General Graphics	RH Wood Products
Bay Area Hospitality Co-op	George's Industrial Catering	Rising Sun Energy Center
Baron Von Frier	GlobalData	Sunrise Specialty Co.
Barry's Jewelers	Golden Gate Aviation	San Leandro Property Management
Berkeley Family Medical Practice	Golden Gate Business Association	SEIU Local 265
Berkeley Bowl	Golden State Engineer	San Francisco Housing Development Corp.
Berkeley Chamber of Commerce	Harbor Bay Club	San Francisco Magnetic Resonance Center, Inc.
Berkeley Food & Housing	Here Local 28	Shaklee
Berkeley Geriatric	Hillhaven Convalescent Hospital	Silver Oak Manor
Berkeley Repertory	Import Tile	So. Berkeley Neighborhood Development Corp.
Biesheuvel Scarpa & Co.	Independent Refrigeration	South Shore Group, Inc.
Big Brothers Big Sisters of the East Bay	Industrial Workers of the World	Spectrum Resource
Blymyer Engineers, Inc.	Inner Quest Aware Center	St Paul AME Church
Bruce Lieberman, Attorney	Innovative Concepts	Step II Project
Building Opportunities for Self-Sufficiency (BOSS)	Institute of Human Origin	Stewart's Body Shop
C&C Laboratory	International Computer Science Institute	Sun Light & Power Co.
Cal-West Concrete Cutting, Inc.	Jerry's Tire & Auto	The Alameda Co.
Calypte Biomedical Corp.	Kairos Unlimited, Inc.	Truitt & White Lumber Co.
Cary's Childrens Clothing	KPFA Radio	Tuftrans Freight, Inc.
Cemetery Workers #265	KQED, Inc.	UC Berkeley
Civic Actions	Le Conte School	United Smith Memorial CME Church
Clamp-Swing Pricing Company	Levitch Associates, Inc.	Urban Indian Resource
Co-op Stores	Lions Center for the Blind	Urban Parking Corp.
Community Action of Marin	Marcate Services, Inc.	Veritable Vegetable
Construction & General Worker's Union	Masons of California	Viable Alternatives
Custom Process	Master Florist Association	Volunteers of Herrick Hospital
Daily Californian	Maxim Services Limited, Inc.	Watermark Press
Davis Food Co-op	Moving On Center	Western State Design, Inc.
Diamond Freight Systems	National Housing Law Project	Windwing Designs
Direct Line	NoBAWC	Working Assets
Douglas Parking Co.	Visiting Nurse Association of California	Worshipful Prince Hall
East Oakland Community Project	Oakland Private Industry Council	W.W. Dean & Associates
East Bay Association for Women in Science	Oakland Private Sector Corp.	XOMA Corp.
East Bay Medical Network	Ocadian Hospital Care	YMCA of the Central Bay Area
EBBP Alliance	Oliver Rubber	



*In Loving Memory of Gary Bell, Former CEO of
Cooperative Center Federal Credit Union*

September 26, 1958 – August 1, 2013



Cooperative Center Federal Credit Union

Safety, Strength, & Social Responsibility

2001 Ashby Avenue, Berkeley, CA 94703

www.coopfcu.org • www.facebook.com/coopfcu • www.twitter.com/coopfcu