

Cooperative Center

FEDERAL CREDIT UNION



Banks Have Branches. **We Have Roots.**

2015  2016
ANNUAL REPORT



74th Annual Meeting Agenda

Ed Roberts Campus, Atrium
Wednesday, October 19, 2016
6:00 p.m. – 8:00 p.m.

I. Call to Order

Dinner will be served

II. Agenda, Roll Call

III. Annual Meeting Minutes,

November 19, 2015

IV. Annual Meeting Reports

Board Chairman's Report:

Shyaam Shabaka

Treasurer's Report of Financial Condition:

Board Treasurer, Mike Leung

Supervisory Committee Report:

Committee Chair

Nominating Committee Report:

Committee Chair, Willie Phillips

Member Education Committee Report:

Committee Chair, Shyaam Shabaka

V. Teller of Elections Report and Election Results

VI. Adjourn

Raffle










Informal Open Meet and Greet:

Talk with your Board of Directors and CEO



Cooperative Credit Union Principles

Credit unions around the globe set aside the third Thursday of every October (since 1948) to recognize and celebrate International Credit Union Day®. We set this date aside to reflect upon the credit union movement's history and cooperative model and to honor those who dedicated their lives to that movement. Tomorrow, October 20, 2016, we invite you to stop in to Cooperative Center FCU and help us celebrate our Authentic Difference as we celebrate the credit union cooperative principles and philosophy of "People Helping People."

-  Democratic Control
-  Open Membership
-  Nondiscrimination
-  Service To Members
-  Distribution To Members
-  Building Financial Stability
-  Co-op Cooperation
-  Social Responsibility
-  Ongoing Education

Chartered in 1942, Cooperative Center Federal Credit Union stands on the shoulders of those who came before us – paying homage to, and building upon, the work and dedication those first visionaries like Maudelle Shirek, Zach Brown and Matt Crawford embodied from the start.

Certified as a Minority Depository and Community Development Financial Institution, Cooperative Center Federal Credit Union continues to cultivate the seeds of inclusiveness sown by Cooperative Center's first General Manager, Zach Brown.

It's because of our deep commitment to community we at Cooperative Center Federal Credit Union proudly declare that Banks have branches – we have roots!

"(The cooperative movement) is warmly, humanely passionate; and it is demonstrating day by day that there is more real satisfaction and more business success in working together for the common good."

- Edward Filene, Founding Father of the U.S. Credit Union Movement



#CUdifference #ICUday



Cooperative Center Federal Credit Union 2015 Annual Meeting of the Members

Ed Roberts Campus | November 19, 2015

Board of Directors Present: Shyaam Shabaka, Mike Leung, Jesse Palmer, Laura Herrera, Celeste McAllister and Sushil Jacob

Credit Union Management Present: Fadhila Holman, Mark Suacillo, Rebecca Gilbert and Debbie Crowson

Supervisory Committee Present: Patricia Pitre, Stephanie Hunter and Mark Smith

I. Call to Order

The 73rd Annual Meeting of the Members was called to order by Chair Shabaka at 6:15 p.m. A quorum was present.

II. Minutes

Minutes of the 2015 Annual Meeting held November 20, 2014, were approved with any necessary corrections by consensus.

III. Annual Meeting Reports

a. Board Chairman's Report: Shyaam Shabaka

Chair Shabaka took a moment to acknowledge the credit union staff and fellow Board members. Chair Shabaka reviewed some key points from his Board Chair Report and encouraged members to read the entire Annual Report. Chair Shabaka assured the membership that the credit union is financially safe and secure.

b. Treasurer's Report: VP of Operations and Accounting, Rebecca Gilbert, delivered the report on behalf of Board Treasurer, Laura Herrera

Ms. Gilbert referenced the report provided in the Annual Report and summarized an overview of 2014 year-end financials and the September 30, 2015, year-to-date financial reports and trends.

Ms. Gilbert encouraged members to look to their credit union first for their borrowing needs as we are working hard to make credit available to all of our members.

c. Supervisory Committee Report: Committee Chair, Patricia Pitre

Ms. Pitre thanked everyone for attending our Annual Meeting and then asked fellow committee member Mark Smith to speak briefly about 2015 committee accomplishments. Mr. Smith stated the committee's focus has been on training, which included completing the required Bank Secrecy Act annual training.

Ms. Pitre stated members can reach out to the Supervisory Committee for assistance on unresolved issues at the credit union and she also mentioned that the committee is always looking for volunteers.

d. Nominating Committee Report: Committee Chair, Willie Phillips

Mr. Phillips thanked our members for voting in this year's election. He spoke about the credit union's history and relevance in the community.

He thanked all the members for attending the meeting and restated how very important it is for all members to be involved in the selection of Board leadership of their credit union and acknowledged the very crucial role Board members play.

Mr. Phillips then read the Nominating Committee Report, including the list of the five (5) 2015 Board of Directors nominees as follows: Donald Golden, Reginald Hairston, Celeste McAllister, Jess McCarter and Shyaam Shabaka.

e. Member Education Committee Report: Committee Chair, Shyaam Shabaka

Mr. Shabaka said the main objective of this committee is to ensure our members are receiving the best products and services. Mr. Shabaka stated this committee also plays a major role in the planning of Member Appreciation Day and other educational workshops throughout the year. Mr. Shabaka stated this committee is also seeking volunteers.

f. 2015 Recap: AVP of Marketing & Charter Group Relations, Debbie Crowson

Ms. Crowson presented a slideshow and highlighted credit union member events and community involvement. Ms. Crowson specifically highlighted the Seven Cooperative Principles and how they come into play in everyday credit union operations.

Ms. Crowson referred members to the Annual Report to see a selection of photos covering credit union events and community involvement.

IV. Teller of Elections and Election Results: Sherry Smith, League of Woman Voters

- Five candidates were on the ballot to fill three vacancies on the Board.
- Cooperative Center FCU staff handled the notification of the candidates of the rules for participating in the election and the printing and mailing of the ballots to all Cooperative Center FCU members.
- After balloting was concluded November 16, members of the League came to the Cooperative Center offices November 17 and opened the ballot boxes. A total of 320 valid ballots were received (32 additional were invalid, due to: 1) missing member information, making membership unverifiable; 2) voting by the non-primary member; 3) voting on a closed account; 4) voting on an account below par share value; 5) voting twice; 6) voter being too young (under age 18) to vote; and 7) over voting – voting for more than three candidates). Eligible voters were verified and the ballots tallied November 17.
- In the verification and tallying process, League members separated each ballot from any identifying envelope.
- League members read the membership information to a staff member, to ensure eligibility of those casting ballots. When the eligibility was confirmed, the I.D. information slip was cut from the ballot and placed in a stack, and the ballot was placed in a separate stack of eligible ballots.
- Ballots were counted by League members and the tallies agreed upon by them.
- At the Annual Meeting on November 19, a ballot box was brought by League members to permit voting by members from 5:00 until the meeting was called to order. A total of 23 valid ballots were cast, and the votes added to the tally.
- Ballots and I.D. information slips are stored in separate envelopes in a vault at the Cooperative Center Federal Credit Union offices.
- The following are the election results:

Celeste McAllister	285	Shyaam Shabaka	234
Jess McCarter	175	Donald Golden	158
Reginald Hairston	90		

Ms. McAllister, Mr. Shabaka and Mr. McCarter were elected to fill the three Board seats.

CEO Holman announced that time is allocated after the meeting adjourns to meet and greet Board members, members of management and all of the credit union team attending the meeting. She reminded the membership to pick up the Annual Report, if they didn't get one, and credit union gift on their way out. She thanked everyone for attending.

V. The Annual Meeting was adjourned by Board Chair, Shyaam Shabaka.



Board Chair's Report

In reflecting back on 2016, your Board of Directors is very proud of Cooperative Center Federal Credit Union (CCFCU) and its overall achievements and accomplishments during this past year.

We have seen significant improvements and growth in member participation across a wide range of products and services. In fact, in examining specific areas such as member satisfaction, growth,

improvements in management, governance and overall financial soundness and well-being, 2016 has been Cooperative Center Federal Credit Union's most successful year in the past two decades.

The following are just a few of the significant accomplishments of the Board, management team and staff we would like to highlight in this report:

The launch of new and revised lending products and programs including:

- The Emergency Cash Infusion Loan, a short-term, low-dollar payday loan alternative
- A new First-Time Auto Buyer Program
- A revised Floating Home Loan Program
- A new Unsecured Limited Equity Cooperative Housing Share Loan Program

EMV Chip Card implementation including:

- Upgrading all Cooperative Center FCU ATMs to be EMV-compatible
- Complete redesign and conversion of all new and reissued Visa® Debit and Visa Credit cards to include EMV Chips beginning September 2016

A full redesign of the Cooperative Center FCU website

- The new site is smartphone and tablet responsive and easier to navigate and incorporates financial and cooperative model education resources. There are additional money management tools planned for 2017.

As we look forward into 2017, the Board and management team will continue to work toward building the credit union's fiscal strength and increasing the net worth ratio to not less than 7%, the threshold for being *Well Capitalized*. This will allow us to bring back our small business lending programs, create an FNMA-compatible cooperative housing loan program and continue the development of products, services and programs that are part of our work as a Community Development Credit Union.

On behalf of the Board of Directors, I wish to express our wholehearted appreciation to the staff and management team for their faithful and dedicated service, and to you, our member/owners, for your trust and the opportunity to serve you. Be assured we will always put the best interests of our members first. We always enjoy hearing from you, so please be sure to sign up for our email list, complete our quarterly surveys or contact us via our Board email: Board@coopfcu.org

Thank you for being a part of the Cooperative Center Federal Credit Union family.

Shyaam M. Shabaka

Chair, Board of Directors, Cooperative Center FCU



A Message from Your CEO

I started out my career in banking and credit unions in the 1970s. My work and over 40 years of credit union membership have made me an enthusiastic fan of the credit union difference. On October 20, credit unions around the globe join together to celebrate International Credit Union Day. This year's theme, The Authentic Difference, highlights the "9 Credit Union Principles" all credit unions share. I've come to appreciate this shared model and, even more so, that each credit union has a very special history, culture and spirit. Cooperative

Center Federal Credit Union has, from the very beginning, impressed me with the conscious practice of the cooperative principles and the ways in which the entire team works diligently to deliver on them each and every day. For this reason, it is a great honor to be among the employees, volunteers and loyal and engaged members who dedicate themselves to this credit union and the movement.

We appreciate your active interest in your credit union and your time in reviewing our Annual Report for 2015. Our Board Chair, Treasurer and various committees have provided useful information to aid your understanding of our financial position and activities throughout the year. I'd like to submit a few additional details as supplemental information:

Our work in controlling operational costs, improving member awareness and participation in our lending programs, and securing pools of participation loans from other credit unions has resulted in 12 consecutive months of profitability as of August 31, 2016.

Our Member Education Committee report highlights some of the work we've done throughout the year, including providing financial literacy workshops to over 220 middle and high school students and sponsoring several additional personal finance programs in after-school and community venues. I want to thank everyone involved in delivering the various programs.

Our outreach also included efforts to provide information and resources about other cooperative models. As in the past several years, we sponsored and participated in the 2016 CA Co-op Conference. We participated in Cooperative Day at the Capitol. This month, as part of our National Cooperative Month activities, we partnered with Project Equity to deliver an informative workshop on transitioning businesses to worker-owned cooperatives.

We continue to focus on improving member awareness of our affordable loan programs. We've developed programs and offers to help improve our members' financial positions through reduced interest rates and Cooperative Participation Rewards to members who move their loans to their credit union. We've also assisted members with pathways to home ownership, improved credit scores and first-time auto buying at affordable rates, terms and payments. A few notable program highlights include:

- In collaboration with Community Financial Resources, members receive financial education and one-on-one coaching as part of a secured credit card program. As of June 2016, credit scores among the nearly 400 participants have improved an average of 294 points.
- We developed and launched a First-Time Auto Buyer (FTAB) Program to provide more favorable rates and terms to members who have not borrowed for a car before. Over the nine months since the launch, we've assisted 131 members with their first car loans, funding over \$1.8M in FTAB loans.
- As part of our efforts to improve member financial stability, our Board recently approved a new loan policy allowing us to offer a Limited Equity Cooperative Housing Share Loan. We celebrated this accomplishment by sponsoring a September Cooperative Housing Garden Party held at the Parker Street Co-op.

Our fourth year as part of the United Way's Earn It, Keep It, Save It program was a successful one. Working together with the UC Berkeley Public Service Center VITA student program to host our site, we prepared 185 free tax returns and returned nearly \$176,000 in refunds back to our community. We were among the few sites with zero rejected returns.

Service to our members is always a high priority. Joining the CO-OP® Shared Branching Network was a way of providing members who live or work far from the credit union the ability to conduct in-branch transactions at other credit unions. As the program progressed, many credit unions elected to replace in-branch teller line services with Shared Branch Express Kiosks or eliminate the offering altogether. Beginning in November 2015, all the credit unions within our immediate area discontinued in-branch services and one credit union lost the on-site kiosk due to fire and flood damage. This abrupt exodus of participating credit unions left us as the lone credit union offering walk-up services and, practically overnight, we saw a near doubling of the transactions processed in our lobby. We worked tirelessly to respond to the rapidly growing demands, trying a variety of solutions with lines, phones and more staff. With no combination of solutions being sufficient to restore the level of service our members deserve, we made the decision to eliminate in-branch Shared Branch services to non-Cooperative Center FCU members.

Going forward so our members will still have access to this service, we are on the waiting list to convert our ATM located at 2001 Ashby Avenue to a Shared Branch Express Kiosk. There is high demand as other credit unions are taking these same actions. There is also required testing of these new hybrid machines. We have been given the first or second quarter of 2017 as an estimated time of completion.

The most recent economic downturn led many credit unions, including us, to defer larger dollar investments in technology. The Cooperative Center FCU Board recognizes the need to respond to member technology demands and developments in service delivery channels. In July of this year we started the due diligence process to select a new and more robust core processing system. The new system will include improved online banking and mobile access as well as remote deposit capture and e-signatures for loan applications and other credit union documents, among other enhancements. Core processing conversions are complex and take time. Our conversion is expected to be complete within the next 24 months.

It bears repeating that nowhere have I seen a stronger unity of values surrounding the cooperative principles than we have here at Cooperative Center Federal Credit Union. From checking accounts to loans to saving for retirement and every life stage in between, your active participation in our cooperative contributes directly to creating a strong, affordable and sustainable source of individual and collective financial benefits. We recognize that you are our purpose for being here, and we remain always at your service.

Fadhila Holman

CEO, Cooperative Center FCU



INTERNATIONAL CREDIT UNION DAY

217+ million members worldwide
100+ million members in the U.S.
164 years of service
9 principles
1 movement

CREDIT UNIONS SAVED MEMBERS

\$9.2 billion in 2015
\$91 per member
\$173 per household



Financial Performance 2015-2016

BALANCE SHEET	Year End 12/31/15	Year to Date 6/30/2016
Loans	\$53,106,123	\$64,687,158
Loan Losses Allowance	(\$535,222)	(\$403,810)
Cash	\$901,686	\$1,296,148
Investment	\$56,005,883	\$41,706,925
Fixed Assets	\$1,919,721	\$1,859,820
Other Assets	\$1,803,549	\$2,315,169
Total Assets	\$113,201,740	\$111,461,410
Liabilities	\$282,637	\$428,354
Shares	\$105,395,286	\$103,379,209
Regular Reserves	\$1,826,380	\$1,975,290
Undivided Earnings	\$2,898,437	\$2,879,557
CDFI Treasury Loan (Secondary Capital)	\$2,799,000	\$2,799,000
Total Liabilities and Equity	\$113,201,740	\$111,461,410

Cooperative Center FCU Capital Ratio As Of June 30, 2016:

Including CDFI Treasury Loan (Secondary Capital) = $\$7,653,847 / \$111,461,410 = 6.87\%$

Excluding CDFI Treasury Loan (Secondary Capital) = $\$4,854,847 / \$108,662,410 = 4.47\%$

Formula for Calculating Capital Ratio:

Including CDFI Treasury Loan (Secondary Capital) = (Regular Reserves + Undivided Earnings + CDFI Treasury Loan) / Average Assets

Excluding CDFI Treasury Loan (Secondary Capital) = (Regular Reserves + Undivided Earnings) / Average Assets

BALANCE SHEET	Year End 12/31/15	Year to Date 6/30/2016
Loan	\$2,513,161	\$1,493,970
Investment	\$681,942	\$316,307
*Interest Income	\$3,195,103	\$1,810,277
Less: Interest on Borrowed Funds	\$55,980	\$27,990
Less: Dividends	\$72,174	\$35,662
Interest Margin	\$3,066,949	\$1,746,625
Less: Cost of Operations	\$4,288,091	\$2,167,119
Plus: Fee Income	\$1,110,391	\$552,723
*Net Operating Income	(\$110,751)	\$132,229
Less: Provision Expense	\$364,098	\$80,689
Plus: Other Income	\$211,897	\$97,469
Other Gains & Losses	(\$3,109)	(\$102)
Net Income	(\$266,061)	\$148,907
Stabilization Expense	\$0	\$0
Net Income	(\$266,061)	\$148,907



Treasurer's Report

2016 is Cooperative Center Federal Credit Union's 74th year of providing financial services to its members. Over the 12 months ending June 30, Cooperative Center FCU has seen a modest improvement across a range of financial metrics. Of particular note is a return to profitability. Our recent profitability has been driven primarily by an increase in loan balances, as lending is our main source of revenue generation. This year, our loan balances were augmented by the purchase of

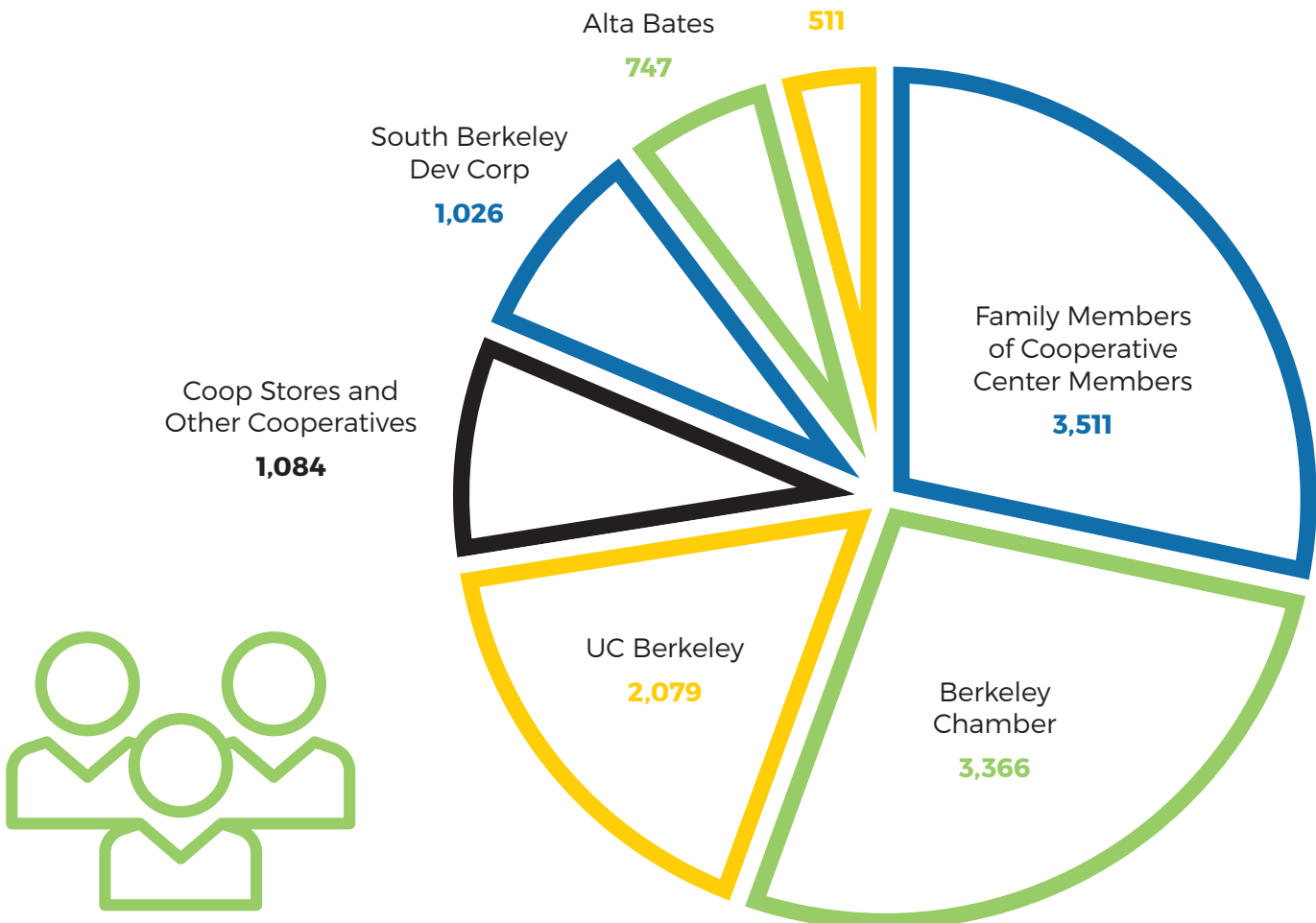
participation loans. Participation loans are loans that are purchased from other credit unions. Though the purchase of participation loans is considered a temporary measure until sufficient lending to our own membership is achieved, participation loans currently comprise about a third of our loan portfolio.

Cooperative Center FCU is adequately capitalized with assets of \$111M, and equity of \$7.7M. This equity includes \$2.8M of secondary capital. Secondary capital counts as equity, but is effectively a subordinate loan that must eventually be repaid. It is current policy to build our net worth ratio (equity/assets) to at least 7% without secondary capital, which requires the addition of about \$3M in equity. Please inquire if you have any questions about the financial statements.

Mike Leung

Treasurer, Board of Directors

Members & Charter Groups (as of September 2016)





Supervisory Committee Report

The primary responsibilities of the Supervisory Committee (SC) are to ensure the financial condition of the credit union is accurately and fairly represented in the financial statements and that the credit union is operating in a safe and sound manner. This is completed primarily through the coordination of the annual Supervisory Audit and the Member Account Verifications, which are completed not less frequently than once every two years. To fulfill these obligations for the period June 30, 2016, the SC engaged the services of Turner, Warren, Hwang and Conrad to perform the Agreed Upon Procedures (AUP) Supervisory Audit and Verification of Member Deposits and Loans processes. Along with reporting the completion of these audits and any exceptions to the Board of Directors, it is the duty of the SC to report to the membership. Thus, we respectfully submit to you that these audits, the results of which support that the credit union is operating in a way that is safe, sound and secure, have been completed.

The SC is also tasked with ensuring management practices and procedures are sufficient to safeguard member assets. This is done through the preparation and execution of an annual SC Work Plan, which may include supplementary audits performed by the SC or by a professional audit firm. To stay abreast of the changing credit union regulatory environment, we familiarize ourselves with credit union policies and participate in ongoing training including required annual Bank Secrecy Act (BSA) certifications.

Finally, it is our function to respond to members should you have unresolved questions or concerns regarding account discrepancies or governance of the credit union. Should you require the assistance of the SC, you may contact us directly via our private USPO Box or email:

Supervisory Committee, Cooperative Center FCU **Email: SupervisoryCommittee@coopfcu.org**
P.O. Box 3445, Berkeley, CA 94704

If, after using the above steps, you believe that your concerns have not been fully addressed, the National Credit Union Administration’s (NCUA) Consumer Assistance Center is also available to assist you. They may be contacted at:

National Credit Union Administration, **Email: ConsumerAssistance@ncua.gov**
Office of Consumer Protection
1775 Duke Street, Alexandria, VA 22314

At your service,
The Cooperative Center FCU Supervisory Committee:

Reginald Hairston, Christina Oatfield, Grace Streltzor, Tom White



Nominating Committee Report

The Nominating Committee for the Cooperative Center Federal Credit Union Board of Directors has completed the vetting and selection process of the applicant who submitted full and complete information in the application packet, as well as the two (2) incumbent candidates. The background check and credit assessment have been ordered. The credit assessment was returned and is cleared. The background check is pending return.

The name of the candidate who was voted by the Nominating Committee to be an “eligible candidate,” along with the two (2) incumbents, are put forth to stand for election to the Cooperative Center FCU Board of Directors, as they appear below (in alphabetical order):

1. Leung, Michael
2. Palmer, Jesse
3. Pearson, George

For more information about the application process, vetting and voting per candidate, please contact Willie Phillips, Chair of the Nominating Committee:

Cooperative Center Federal Credit Union
Attention: Willie Phillips, Nominating Committee Chair
2001 Ashby Avenue, Berkeley, CA 94703

Willie Phillips, Nominating Committee Chair; Hemby Whitten, Committee Member;
Alejandro Soto-Vigil, Committee Member



Member Education Committee Report

The Member Education Committee (MEC) has long been an important “standing” committee of the Board. Appointed by the Board of Directors, the MEC consists of members-at-large and Board members. The MEC, working in consideration of the Board and in partnership with the credit union management team, is responsible for providing financial literacy and money management educational outreach, resources and tools to members covering credit union products and services, our model and history. Further, the committee gathers information and data to help ensure that members are receiving the highest quality of products and services possible.

Additionally, the MEC plays a role in the planning and implementation of a variety of credit union and community events and activities, some of which include the Cooperative Center FCU Annual Member Appreciation Day, Mad City Money and Bite of Reality youth financial literacy workshops and community outreach on topics such as Elder Financial Abuse and Combatting Predatory Lending. In addition to outreach efforts, the MEC worked with management to develop the Emergency Cash Infusion Loan, a short-term, low-dollar alternative to predatory payday lending products, and is working on a Payday Loan Pay-off Program for 2017.

We meet monthly and welcome your feedback regarding any aspect of credit union products and services, or financial education, including your preferred delivery channels. If you have not yet signed up for the credit union’s email communications, we encourage you to do so and participate in our quarterly surveys. The MEC will be reviewing survey results and will work with the credit union team on any follow-up appropriate to the committee.

On behalf of the Member Education Committee, thank you for making Cooperative Center Federal Credit Union your financial partner. We strive to be your primary financial institution and the type of credit union you’ll refer to your family, friends and co-workers. We look forward to serving you in 2017.

Shyaam M. Shabaka

Chair, Member Education Committee

Board of Directors

Shyaam Shabaka, Chair

Term: Annual Meeting 2015 - 2017

Celeste McAllister, Vice Chair

Term: Annual Meeting 2015 - 2018

Mike Leung, Treasurer

Term: Annual Meeting 2014 - 2016

Sushil Jacob, Secretary

Term: Annual Meeting 2014 - 2017

Jesse Palmer, Director

Term: Annual Meeting 2014 - 2016

Laura Herrera, Director

Term: Annual Meeting 2014 - 2017

Jesse McCarter, Director

Term: Annual Meeting 2015 - 2018

Supervisory Committee

Reginald Hairston

Christina Oatfield

Grace Streltsov

Tom White

Member Education Committee

Shyaam Shabaka, Chair

Mark Smith

Steve Kessler

Barbara Ruffner

Stephanie Hervey

Tracey Mitchell

Gerald Sanders

Nominating Committee

Willie Phillips, Chair

Hemby Whitten

Alejandro Soto-Vigil



Your Credit Union Team preparing to celebrate International Credit Union Day



Cooperative Center Federal Credit Union • Charter Employer and Associational Groups

You may be eligible to join Cooperative Center FCU if you work for or are a member of one of these chartered groups. Call us at **(510) 845-6428** to inquire about membership.

CHARTER EMPLOYER GROUPS

4C's Community Child Care
Accent Office Services
Acute Care Affiliates
AIDS Prevention Center
Alameda Hospital
Alpine Specialties
Alta Bates
American Funeral Plan
Ashby Care, Inc.
Association of Child Services
B M Patakas, Inc.
Baron Von Frier
Barry's Jewelers
Bay Area Hospitality Co-op
Berkeley Bowl
Berkeley Family Medical Practice
Berkeley Food & Housing
Berkeley Geriatric
Berkeley Repertory
Biesheuvel Scarpa & Co.
Big Brothers Big Sisters of
the East Bay
Blymyer Engineers, Inc.
Bruce Lieberman, Attorney
Building Opportunities for
Self-Sufficiency (BOSS)
C&C Laboratory
Cal-West Concrete Cutting, Inc.
Calypte Biomedical Corp.
Cary Children's Clothing
Cemetery Workers #265
Civic Actions
Clamp-Swing Pricing Company
Community Action of Marin
Community Financial Resources
Construction & General
Worker's Union
Co-op Stores
Cooperative Center FCU Members
Custom Process
Daily Californian
Davis Food Co-op
Diamond Freight Systems
Direct Line
Douglas Parking Co.
East Bay Association for
Women in Science
East Bay Medical Network
East Oakland Community Project

EBBP Alliance
Ehret Company Plumbing & Heating
Euro-Med, Inc.
European Skin Care
Expeditors International
Express Publishing, Co.
Floating Home Association
Four Seasons Cleaning
Freeman Sullivan & Co.
GB Ratto & Co.
General Graphics
George's Industrial Catering
GlobalData
Golden Gate Aviation
Golden State Engineer
Harbor Bay Club
Here Local 28
Hillhaven Convalescent Hospital
Import Tile
Independent Refrigeration
Industrial Workers of the World
Inner Quest Aware Center
Innovative Concepts
Institute of Human Origin
International Computer
Science Institute
Jerry's Tire & Auto
Kairos Unlimited, Inc.
KPFA Radio
KQED, Inc.
Le Conte School
Levitch Associates, Inc.
Lions Center for the Blind
Marcate Services, Inc.
Masons of California
Master Florist Association
Maxim Services Limited, Inc.
Moving On Center
National Housing Law Project
Oakland Private Industry Council
Oakland Private Sector Corp.
Ocadian Hospital Care
Oliver Rubber
On the Spot Massage
Pacific Auxiliary Fire Alarm
Pathology Institute
Pets Unlimited
Piece of the Rainbow
Prudential Insurance of Alameda
PSE Data Products, Inc.

Reed Bros. Security
RH Wood Products
Rising Sun Energy Center
San Francisco Housing
Development Corp.
San Francisco Magnetic
Resonance Center, Inc.
San Leandro Property Management
SEIU Local 265
Shaklee
Silver Oak Manor
South Shore Group, Inc.
Spectrum Resource
St Paul AME Church
Step II Project
Stewart's Body Shop
Sun Light & Power Co.
Sunrise Specialty Co.
The Alameda Co.
Truitt & White Lumber Co.
Tuftrans Freight, Inc.
UC Berkeley
United Smith Memorial CME Church
Urban Indian Resource
Urban Parking Corp.
Veritable Vegetable
Viable Alternatives
Visiting Nurse Association
of California
Volunteers of Herrick Hospital
W.W. Dean & Associates
Watermark Press
Western State Design, Inc.
Windwing Designs
Working Assets
Worshipful Prince Hall
XOMA Corp.
YMCA of the Central Bay Area

CHARTER ASSOCIATIONAL GROUPS

Berkeley Chamber of Commerce
Berkeley Technical Academy Parent
Teacher Student Association
Golden Gate Business Association
NoBAWC
So. Berkeley Neighborhood
Development Corp.
And all family members of
Cooperative Center FCU members

Cooperative Center FCU
2001 Ashby Avenue
Berkeley, CA 94703
www.coopfcu.org

