

INFORMATION REGARDING THE 79TH ANNUAL MEETING OF THE MEMBERS



A MESSAGE FROM YOUR BOARD OF DIRECTORS AND CHIEF EXECUTIVE OFFICER

During this ongoing public health crisis surrounding COVID-19, the safety of our staff and members remains our top priority. As of this writing, both Alameda and Contra Costa counties remain in the Purple tier, and while branch operations have remained available, under public health safety guidelines, these remain restricted to a limited number of members per visit. As a result of State and local Health Department guidelines, we will once again hold the Annual Meeting of the Members, April 22, 2021, virtually.

We are hosting the business meeting as a GoToMeeting™ conference call; full details and login credentials will be provided to members who RSVP.

Copies of the Annual Report will be available in the lobby of both the Main Branch, located at 3015 San Pablo Avenue, Suite A, Berkeley, and our Headquarters / Loan Center, located at 634 Ferry Street, Martinez, beginning April 15, 2021.

We will also have comment/question cards for members wishing to submit a question to the Board and Management. General topics will be compiled into a Q&A document distributed post-Annual Meeting. For questions of an individual nature, credit union management will communicate with the member directly. Questions may also be emailed along with your RSVP.

To participate remotely, via phone or internet, please email rsvp@coopfcu.org by April 15, 2021. Members will be provided call-in and/or login instructions. We anticipate calling the meeting to order at 6:30 P.M.

At Your Service,

Christina Oatfield

Christina Oatfield,
Board Chair

Fadhila Holman

Fadhila Holman,
Chief Executive Officer



Cooperative Center
Federal Credit Union

IMPORTANT NOTICE REGARDING YOUR 2021 BOARD OF DIRECTORS ELECTIONS

The 79th Annual Meeting of the Membership of the Cooperative Center Federal Credit Union (the "Credit Union") will be held on Thursday, April 22, 2021 (the "2021 Annual Meeting"). Two Board seats have expiring terms, and one Board seat was vacant as of the 2021 Annual Meeting.

Per the Credit Union's Bylaws and the Annual Meeting and Elections Announcement, the Nominating Committee opened the application process for consideration on December 23, 2020, and closed the application period on January 22, 2021. The Nominating Committee submitted a total of three nominations to fill the two (2) expiring terms and one (1) vacancy. No petitions for consideration for nomination were submitted by the March 3, 2021, deadline.

Per the Bylaws, Article V. Elections, Section 1. Nomination Procedures, Section C., "The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled." Because the number of nominees equals the number of positions to be filled, there will be no election by ballot, and there will be no nominations from the floor at the 2021 Annual Meeting.

Below are brief statements of candidacy and bios (submitted in anticipation of a ballot) from the three candidates who will fill the expiring terms and open seat on April 22, 2021.

Celeste McAllister

Celeste McAllister,
Secretary, Board of Directors



FADEL HAMED

My name is Fadel, and I have lived in the Bay Area since 1988. Like some of the current Board members, I joined Cooperative Center FCU in 1999 while I was a student at UC Berkeley. I have always felt a special connection to the credit union and have benefited from many of its excellent products and services. I recently obtained a car loan from the credit union and was impressed with the interest rate and efficiency of the service provided. After receiving many years of high-quality service from the credit union, I am highly motivated to work closely with its leaders and Board members to ensure that the entire Bay Area has access to the same top-tier service that I've experienced.

I am an accomplished executive and have deployed successful strategic and operational initiatives in high technology and healthcare. Over the last 20 years, I have developed significant expertise in customer success management and operational excellence and worked closely with customers at multiple companies to drive unprecedented satisfaction levels. I am process- and metric-focused and data-driven, but my biggest strength is my love for interpersonal interaction, which I can leverage as a member of the Board.

I would be delighted to obtain your vote to serve as a new Board member. My commitment to our fellow Cooperative Center members and community is to:

- Serve my role with honesty and integrity
- Share my experience and knowledge for the continual improvement of the Cooperative Center FCU
- Always do what is in the best interest of our members

Thank you in advance for your vote.



CELESTE MCALLISTER

I was first elected to the Board in 2014, and it has been my honor to serve. Over the past six years, my reasons for wanting to be on the Board haven't changed much; however, my world and the world around us have. The job of a credit union Board member is to set policy, provide a strategic plan, guide the credit union in reaching its goals and support executive management and staff. Just as in 2014, I am willing, able and have the time to work as a Board member to fulfill these functions.

Now in 2021, just as many of our credit union members have done, I have moved away from the Berkeley area. As a Board, we represent all members, including those living distantly. While living across the country, I continue to be an active credit union member and an engaged and involved Board member. I am most certain that I can and will continue to serve effectively. Like many do these days, we are all attending meetings virtually, over the internet and telephone. Once the risks and restrictions surrounding COVID-19 allow, as was my original plan, I intend to be back in the area every couple of months.

In 2021, our credit union moved, too. We have opened a new branch location and a new headquarters and loan center. I hope to see both of these new locations soon, and I hope you all do, too.

Please take a look at the "About Us" page on the CU website. It will remind you that the Cooperative Center has always been diverse, inclusive and community-minded. That was my reason for joining this specific credit union. What about you? Why did you join Cooperative Center? Where does it fit into the stages and goals in your financial life? Do you have a vision for how our credit union might better serve you?

I'd like to continue as a member of the Cooperative Center FCU Board of Directors, and I look forward to hearing from you: cmcallister@coopfcu.org.



CHRISTINA OATFIELD

It has been an honor to serve on the Board of Directors of this credit union for the past two and a half years, including my service as Chair of the Board for the past several months. I would like to continue my service on the Board to ensure we build on recent achievements and make it through extraordinary new challenges posed by the pandemic.

Recent accomplishments of the credit union have included finalizing the sale of our property to pave the way for a local nonprofit to create affordable housing at that site (near Ashby BART); relocation of our Berkeley operations to Ashby and San Pablo; opening a new location in Martinez; and paying off some debt we incurred in the wake of the 2008 financial crisis.

I joined the credit union while I was a student at UC Berkeley. I am a lifetime resident of the Bay Area, and for the last several years, I have been living just blocks away from the credit union's former location in South Berkeley.

I work as an attorney, and my practice focuses on the needs of nonprofit organizations, cooperatives and small businesses. I obtained my license to practice law through an uncommon path: by studying under the guidance of practicing attorneys (instead of going to law school) and passing the Bar Exam.

Before starting my own law practice in 2018, for several years I worked as Policy Director at the Sustainable Economies Law Center, a nonprofit organization in Oakland, where I led legislative campaigns to advance progressive policies related to local food systems, worker cooperatives and affordable housing, to support community ownership over the economy.

I have served on several nonprofit boards and steering committees, including those of affordable housing cooperatives and food systems organizations.

I humbly ask for your vote.



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