

Our Board has voted unanimously to pursue a cooperative partnership with NuVision Credit Union to bring greater value to our members and communities. Through this partnership, you can look forward to much more from your credit union with our same personal service & cooperative heritage.

NEW PRODUCTS & SERVICES

- Competitive checking & savings account options
- Higher limits on ATM withdrawals, debit card transactions & remote deposits
- Access to direct deposit funds up to 2 days early
- New Share Certificates & Money Market Accounts
- Investment Services
- Member Rewards Program: Special rates, discounts & perks

SAME COMMITMENT TO OUR COMMUNITY

- CDFI designation to invest in our communities
- Continued community partnerships & support
- Branches will retain our community heritage, dedicated to serving local needs

ADDED DIGITAL SERVICES

- Full-service online & mobile banking
- Zelle
- Easy online deposit account opening & loan applications
- Live Chat, Text & Apple Watch Banking

MORE LOW-RATE LOAN PRODUCTS

- Additional Fixed and Variable Rate Mortgages PLUS Jumbo, FHA & VA
- More Visa Credit Card Options, including Cash Back and Rewards
- Energy & Student Loans
- Autoland Car Buying Service

BUSINESS BANKING SERVICES

- Expanded Business Deposit Accounts, Money Market & Business Certificates
- Merchant Services & Business Credit Cards
- Business Lending Programs: Small Business Loans, Lines of Credit, Commercial Real Estate & Building and Construction Lending



STRONGER TOGETHER

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**SHARING EXCITING NEWS ABOUT
A PARTNERSHIP OPPORTUNITY WITH
NUVISION CREDIT UNION**

Cooperative Center Federal Credit Union has been here for the sole benefit of member - owners for more than 80 years. We ask for your support as we take this next important step in serving your best interests and financial needs.

WHY IS COOPERATIVE CENTER MERGING WITH NUVISION CREDIT UNION?

Very simply, we want to bring members more from their credit union – more branches, more products and services, more technologies, and more convenience. We know it would take us decades to grow to the point where we could offer members all the benefits this partnership will immediately bring. Together, we can offer you much more from your credit union – with the same personalized service, commitment to investing in our community, and cooperative heritage.

WHO IS NUVISION?

Founded in 1935, Nuvision (nuvisionfederal.com) is a federally insured, full service California credit union with assets of \$3 billion and an excellent capital ratio of approximately 11%. Nuvision is also certified as a Community Development Financial Institution (CDFI) with a long legacy of investing in its communities as part of its cooperative mission.

HOW WILL MEMBERS BENEFIT?

This exciting partnership is solely to benefit you. After the merger is complete, members will have a network of 28 branches plus new products and services members have been asking for, including more checking & savings accounts, new loan options, investment services, and business banking, to list just a few benefits. We'll also be able to have higher limits on ATM withdrawal amounts, debit card transactions & remote deposits, along with the latest banking technology, including Zelle, free of charge.

WILL COOPERATIVE CENTER BRANCHES REMAIN OPEN?

Our two branches will remain open, dedicated to serving the needs of our members and local communities, just as we do today.

WILL I STILL RECEIVE PERSONALIZED SERVICE?

The reason our two non-profit cooperative credit unions are proposing this partnership is to better serve member-owners – and that includes continuing to deliver the same personal service. Retaining our long heritage of service tailored to our local communities was an important reason we chose Nuvision as a merger partner.

WILL PRODUCTS/SERVICES CHANGE?

You will have many more products and services to choose from after the merger. After the merger is approved, we will send you detailed information about all the new products and services available to you.

WILL MY ACCOUNTS CONTINUE TO BE INSURED?

Your accounts will remain safe, sound and federally insured through the National Credit Union Share Insurance Fund, a U.S. Government Agency, just as they are today.

WHAT WILL THE NAME OF THE NEW ORGANIZATION BE?

The name of our combined organization will be Nuvision Credit Union.

CAN I USE NUVISION BRANCHES OR THESE NEW SERVICES NOW?

Not yet. We'll let you know as soon as those branches are available for you to use after all approvals have been received.

HOW WILL MY ACCOUNTS BE IMPACTED?

We will work hard to make the integration between our credit unions as seamless as possible so you can conduct business as you always have – with many more products and services to choose from.

WHAT IS THE MERGER PROCESS AND TIMELINE?

We will soon ask members to vote on the merger. We hope you will give your approval for this exciting partnership opportunity. Assuming all approvals are received, we hope to have the merger finalized by spring, 2024.

Visit nuvisionfederal.com for a complete list of branches, ATMs, new products, and services available to you from your credit union through this merger. Stay tuned for more information about this exciting partnership opportunity coming soon.

QUESTIONS ABOUT OUR PARTNERSHIP?

We're here to answer your questions! Please contact us at **(510) 845-6428 Ext: 1518** or leadership@coopfcu.org if have any questions about this partnership and what it means to you.