

“Life Happens” With Mad City Money



“If I buy an expensive car and house, I can’t afford clothes and food.”

That’s the lesson learned from one teenager who participated in Mad City Money, a simulation for high school students that teaches basic money management in a safe, fun setting.



Everyone stopped at the Grocery Store early on, a smart move.

Face it—a presentation on budgeting likely will put teens to sleep. Yet the 2 ½-hour hands-on simulation appeals to teens and gives them a taste of the real world—complete with occupation, salary, spouse, student loan debt, credit card debt, and medical insurance payments.



The Really Realtor tries to up sell from condo to mansion.

Teens got an instant family and then moved about the stations to purchase housing, transportation, food, clothing, household necessities, day care, and other needs.

What’s included in the simulation? A mall for “wants,” a pushy car salesperson, a commission-based Realtor, and the Fickle Finger of Fate. You guessed it—life happens. And in addition to several other merchants, there’s a credit union for financial services.

Cooperative Center FCU wants teens to be money savvy.

Bottom line: Teens learned that erasers and calculators are important tools for creating a monthly budget.

“It’s like a puzzle,” said one teen. “You have to use all the pieces and they all have to fit.”

“The best things you can buy are not always the best things you can buy”—words of wisdom from one of the youngest Mad City Money participants in attendance.



One young participant enjoyed the challenge.

Pump Up the Savings! Check Out Our Youth Savings Activities for Kids!



For Savers 5-17: Johnny 2Coins is challenging Savers to bring in piggy banks, coin jars, or socks full of change! When Savers feed Johnny 2Coins and deposit to their Cooperative Center FCU Savings Account they’ll be entered to win a \$100 dollar deposit into their Savings Account. Savers who deposit from April 4th-28th, 2016 will be provided an entry form with complete rules and details. Two winners will be drawn, one (1) from ages 5-12, and the second from ages 13-17. Winners will be determined on April 28th, 2016.

For Savers 5-17: From April 4th-29th, Savers can decorate face cards telling us what they’re saving for to add to our display. When they do they’ll receive a Money Man Bean Bag Coin Pouch to stash their cash!



For Savers 5-12: Guess how many coins are in the combined water bottles! The closest guess without going over the actual number of coins wins the coins inside!

Entries must be filled out completely and dropped into the entry box located in the lobby from April 4th-28th, 2016. A tie will result in the coins being split between the winners. Winner will be determined on April 28th, 2016. See the entry form in the branch for full disclosures. Parent or Guardian must sign Media Release form to receive prize.



For Savers 2-17:

Friday, April 22nd, 2016: Stop by our branch between 2pm-6pm to participate in any activities and grab a special Earth Day Annie’s® snack bag!

Friday, April 29th, 2016: Stop back in for the drawings results and snacks!



Be Credit Score Savvy



If you blush when credit comes up in conversation, you're not alone. Almost two out of five American adults are embarrassed about their credit card debt, and 30% are ashamed of their credit score, according to a poll by the National Foundation for Credit Counseling. Having a good score isn't just about bragging rights. The better your score, the lower the interest rates you'll be offered on loans, which can save you thousands on a large purchase, such as a mortgage. If your score isn't something to boast about, here are five ways to raise it — and keep it high.

Assess the situation

Knowing where you stand is the first step. Everyone is entitled to a one free credit report per year from each of the three major rating companies: TransUnion, Equifax and Experian. Request them at AnnualCreditReport.com. Your credit score is different — and you may have to pay a small fee to get it — but it is informed by what's on your credit report. Review your credit reports, and dispute any errors you find.

Make on-time payments

Lenders such as Cooperative Center Federal Credit Union assess the risk of loaning you money by looking at your credit score — and the largest share of your score is based on your payment history. Missing even one payment on a current or past debt, or paying late, doesn't look good to lenders.

Keep your debts minimal

Taking on and paying off debt is a key part of building a credit score. But going overboard with spending is a pitfall. Keep your credit utilization ratio — your outstanding balances relative to your available credit — below 30% to maintain a good or excellent credit score. It's not a hard and fast rule, but it's a good target.

Don't overdo new credit, and hang on to old credit

Opening a lot of new accounts around the same time can worry lenders. So avoid, say, financing a new car and applying for a couple of credit cards within a few weeks. And leave card accounts open after you pay them off, even if you don't use them regularly. The age of your accounts is another component of your credit score.

Diversify

You can improve your score by proving that you can pay back both revolving and installment debt. The former is like a credit card, which you pay off as you use it. The latter is debt like a car loan, which you pay back in monthly increments. Consider tackling your credit card debt with a personal loan to lower your credit utilization and improve your credit mix. Having good credit will help you reach just about any financial goal you might have. But don't fret if yours isn't as good as you'd like. Your most recent financial activity has the greatest effect on your score, which means there's always another opportunity to get it back in shape.

Cait Klein, NerdWallet

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We're doing our part by recycling office supplies, whether it's recycling cardboard boxes, returning empty toner cartridges, recycling used electronics, or broken pens, but it doesn't have to stop there. How green can we go? By signing up for e-statements, you can help us continue to go green. And if we all pitch in, the sky's the limit!

@Coopfcu
Thanks for helping my mom get a great deal!



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Prefer Wind in Your Hair and Bugs in Your Teeth?

We Offer Low Rates and Great Terms on Motorcycle Loans, RVs and Boats Too!
Apply online at www.coopfcu.org/loans or call 510-647-2126

Your Perfect Car Is Just A Click Away



At Cooperative Center FCU, we've made auto-shopping as easy as possible. Our online car-buying resource center lets you do all of your research and comparisons from your computer or device. You can even browse thousands of new, used and certified pre-owned vehicles from different dealers.

Powerful research tools

Tailor your search to your needs with our website. Whether you're a young professional or family of four, our auto-shopping site has you covered. Research the car, SUV, RV or motorcycle that's right for you.

Choose from multiple dealers online

Our online car-buying resource makes shopping easier than ever. Browse a large selection of inventory anytime right from your desktop, laptop or mobile device. Whether you're at home or on the go, you can search whenever it's most convenient for you.

Check the value of your trade-in

One of the best ways to save when buying a new vehicle is to understand the value of your trade-in before you buy. Visit our online resource to check the value of your current vehicle. You'll know what your car is worth before you go to the dealer.

Get pre-approved financing

After you've researched and selected your dream car, make sure you get pre-approved for a car loan from Cooperative Center FCU. You'll save on the overall cost of your auto and likely get a low monthly payment. Visit <http://coopfcu.cudlautosmart.com/> today.



YOU'RE CORDIALLY INVITED

A Memorial Day Auto Sale That's Not To Be Missed!

1: APR=Annual Percentage Rate. Rates as low as 1.89% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Cooperative Center Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased 5/1/16-5/31/16. This offer cannot be combined with any other offer except those listed on this advertisement.

2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2015 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1,000 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington D.C. Offer valid 2/1/16 - 2/29/16. No cash advances. This offer cannot be combined with any other offer except those listed on this advertisement. Used vehicles are previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. * Restrictions apply. For details, see an Enterprise Car Sales Manager.**Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada.



Get rates as low as 1.89%.¹
Plus, Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and add \$1,000.²

Friday, May 27, 2016 to Monday, May 30, 2016
9:00am - 8:00pm

Walnut Creek
2679 N. Main St.
(925) 287-0054

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Rates as low as 1.89%*!

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*APR = Annual Percentage Rate. The vehicle must be a model between 2008-2016, have a balance owed of at least \$10,000 and currently be financed through another financial institution. Loans currently financed through Cooperative Center Federal Credit Union are not eligible. Your present loan must be current. Rate and term may vary based on credit worthiness, age of vehicle, mileage, and value of vehicle. Contact a Loan Officer for minimum/maximum loan terms based on amount financed. Subject to credit approval. Floor rate of 1.89% APR applies. 1: 90 day deferred payment is optional. Interest will continue to accrue during the 90 day no-payment period. First payment(s) may be applied to interest only. 2: Refinance reward will be deposited into member's account. Refinance reward will be issued within 90-days of loan funding. Refinance reward is capped at \$500. Please speak with a loan officer for complete details and restrictions. Cooperative Center FCU membership is required. This offer may change or be revoked at any time, without notice, and cannot be combined with other offers. Offer ends May 15, 2016.

Cooperative Center FEDERAL CREDIT UNION

2001 Ashby Avenue, Berkeley, CA 94703
Phone: (510) 845-6428
Fax: (510) 841-7856

First 24 Voice Banking (24 Hours a Day)
1-800-FIRST24 (1-800-347-7824)
www.coopfcu.org

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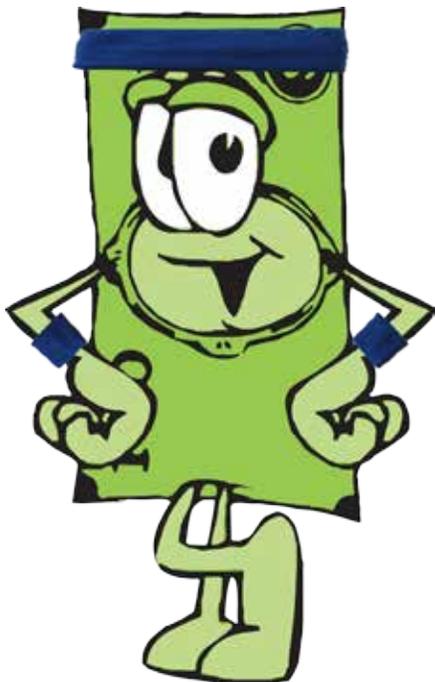
Hours of Operation

Monday - Friday: 9:30am - 6:00pm



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Friday June 24th



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Love your savings, love your home.

We know your home is a big investment, and we already help you save on mortgages and home loans. With the Love My Credit Union Rewards program, you can save even more. Here are just some of the valuable discounts members receive on products and services you use every day.

- Receive a 10% discount on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings each)
- Save up to \$120 on new DIRECTV service and get a bonus gift card
- Members receive \$850 in startup equipment plus an exclusive \$425 in additional equipment with the ADT Credit Union Member Plan
- Receive 60% off or more on your out-of-state moves with Allied

The more offers you take advantage of, the more you save. In fact, members have saved over \$1 billion with Love My Credit Union Rewards discounts.

To find out more about how to save and learn about other valuable discounts, visit www.coopfcu.org and look for the logo under member benefits. There, you'll find all the program details and the most current list of offers. And you get all these offers and discounts just for being a member.



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*APR= Annual Percentage Rate. The APR is an introductory rate for the first 6 months from the date of the initial advance. After 6 months, the APR is determined by the index value plus a margin based on credit rating and dollar amount. The index value used is the 11th District Cost of Funds. The APR is variable and subject to change quarterly as adjustments are made to the index. The APR will not be lower than 5.00% or a higher than 16.00% No upfront fees will be charged for HELOC lines that are kept active for a minimum of 3 years. A minimum initial advance of \$5,000 is required. All loans are subject to credit and property approval. Rates, terms and conditions subject to change without notice. Certain terms and restrictions may apply. Please consult your tax advisor for IRS guidelines on the deductibility of interest payments. Cooperative Center FCU is an Equal Housing Lender. This product is available on owner occupied properties in California. Offer expires December 31, 2016.

Our Board of Directors

The list below includes the elected Officers' positions.

- Shyaam Shabaka, Chair
- Celeste McAllister, Vice Chair
- Mike Leung, Treasurer
- Sushil Jacob, Secretary
- Jesse Palmer, Director
- Laura Herrera, Director
- Jesse McCarter, Director

Supervisory Committee

- Reginald Hairston
- Grace Streltzov

You may contact your Supervisory Committee with questions or concerns by email: SupervisoryCommittee@coopfcu.org or reach them at their Supervisory Committee mailing address: PO Box 3445, Berkeley, CA 94704



Cooperative Center FCU Supervisory Committee is looking for volunteers!

If you would like to learn more about what the Supervisory Committee does or obtain an application, please email board@coopfcu.org or stop by the credit union to pick up an application.

Applications must be submitted by May 13, 2016.

"The idea that credit should be made available as a service on the basis of need and mutual aid, is older than the credit union movement. But it was the credit union movement that found a way some hundred years ago, to put this idea to work."

~The Credit Union Bridge cover story, October 1960

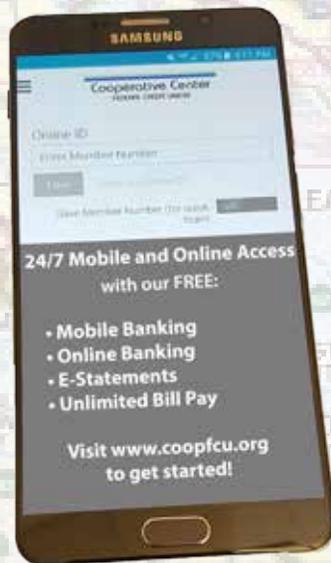
Wherever You Are, We Are Too!



Be one of the first five people to like us on Facebook (if you haven't already!) and guess correctly where this member has gone mobile by June 30, 2016! The first five (5) winners will receive a \$10 gift card!

*Winners must sign a media release form to receive gift card.

Find us at www.facebook.com/coopfcu



Dates to Note:

APRIL
National CU Youth Month

15: Tax Day



Join us on April 15th, 2016 by dressing up in Royal Blue for the 3rd Annual Royal Blue for Autism Awareness Day!



18-22: Youth Savings Week

16: Stop by and say hi at the Craft Beer Festival!
12pm-4pm • Martinez

22: Earth Day

MAY

8: Mother's Day

27-30: Enterprise Car Sale!
9am-8pm • Walnut Creek

30: Closed for Memorial Day

JUNE

19: Father's Day
Stop by our booth at the Berkeley Juneteenth Festival!
11am-7pm • Berkeley

24: You don't want to miss Member Appreciation Day!
10am-2pm • Coop FCU Lobby

only 4.99!

Give the gift of choice to your grad, dad or mom who's rad, with a VISA® Gift Card! Stop by your branch and pick one up today!

