

CALCOE's Annual Meeting

Each year CALCOE FCU holds a meeting for members to address the state of the credit union, elections for the Board of Directors and any other important information.

Our members are welcomed and encouraged to participate annually. Meetings occur in February. More specific details, including time and location, will be made available through several member communication publications including our Insider Newsletter. If you wish to know more information on the election and petition process, please contact CALCOE at 509.248.4308.

Phone – 509.248.4308

1.800.822.2370

Fax—509.248.4299

www.calcoefcu.com

1209 North 16th Avenue

Yakima, WA 98902



What Does Being A Member Mean? A Whole Lot!

Member Means Owner in Credit Union Land

What do you own? You own part of the Credit Union! As a member/owner of CALCOE FCU, you are a share holder, this gives you access to all of the great benefits the Credit Union offers. Remember the \$40 you deposited to start your share (savings) account? That deposit is the minimum balance the Credit Union requires all members to maintain to continue being a member in good standing. Each membership in good standing* is guaranteed one vote at the Annual Meeting of the Board of Directors.

Your Ownership is Important

CALCOE takes its owners very seriously, in fact they make up our Board of Directors and our Supervisory Committee. Our Board of Directors seats seven members and our Supervisory Committee seats four, all of whom are volunteers. These functions are vital to the Credit Union and ensures that CALCOE fulfills member needs and all accounts are treated fairly.

What Can I Do?

CALCOE's Board of Directors are elected members and Supervisory Committee members are appointed by the Board of Directors. This means every year a certain amount of positions come up for election, which our members can put in one vote each. Members can also elect new directors by completing a petition. CALCOE will give notice to our membership when elections will take place and further details.

You're Not an Account Number, You're You!

Do you feel there is product or service we should offer? Do you like our member service or our webpage/home banking site? Let us know! At CALCOE, we're all about improving! Let us continue to serve you better. You can reach us a number of different ways, call us at 509.248.4308, send an email to info@calcoefcu.com, or just walk in.

* Member in good standing is defined as all accounts with CU are current and at required minimum balances.