



Message from Your Chairperson

2014 saw a continuation of positive trends in the financial services industry. Unemployment fell, especially in California, and housing values rebounded nicely. While Contra Costa Federal Credit Union is still being affected due in part to stagnant interest rates, we are pleased to report net income of \$1.5 million. At year-end 2014, your Credit Union Assets totaled \$638 million, Shares were in excess of \$570 million, Loans were in excess of \$183 million, all all-time highs, and there were 27,183 members. These numbers are even more impressive if you reflect back to when we opened our doors in October 1949, with only \$1,211 in Assets and 34 members.

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We ended the year with an increase in reserves, which remain in excess of regulatory minimum standards and of industry averages. CCFCU is a not-for-profit cooperative, "owned" by the members. Each and every member benefits from the profits, which are returned to the Membership in the form of low cost loans, high yields on savings and certificates and many services without fees. In addition, our strong reserves are the financial foundation used to continue building the future success of your Contra Costa Federal Credit Union. We remain strong, well-capitalized, and well-positioned to weather future economic storms.

Bauer Financial Reports, a nationwide financial research firm, once again recognized Contra Costa Federal Credit Union's financial stability. Your Credit Union has received Bauer's highest rating for every evaluation period since Bauer began analyzing the Credit Union industry in 1990. This five-star rating indicates that your Credit Union is one of the safest in the United States.

Other noteworthy achievements during 2014 include the acquisition of Pittsburg Employees Federal Credit Union which added a full-service branch in downtown Pittsburg, increasing our social media presence, introducing and extending a low-rate campaign for Visa credit card purchases, and increasing technology and security to provide the best possible online member experience and at the same time keeping operating expenses controlled.



Message from Your Chairperson

2014 was another year when Contra Costa Federal Credit Union held loan rates at an all time low. We also continued to pay competitive dividends on member savings accounts, while continuing to offer a wide variety of services without fees. We have also met with many Members who needed special financial counseling and credit assistance. Our staff also led financial literacy seminars to many of the communities we serve and will continue to do so going forward.

Looking to the future, we will continue to respond to members' financial needs by expanding and improving financial services while using the latest technology. The Board of Directors and management will also continue to manage the growth, while insuring continued safety and soundness of your Credit Union.

The accomplishments at Contra Costa Federal Credit Union are the direct result of the continued support and loyalty of the Membership, Volunteer Officials, Management and Staff. I would like to express my sincere gratitude to all of you who have contributed to the success of your Contra Costa Federal Credit Union.

Stephen Ylarra

Stephen J. Ybarra, Chair Board of Directors



Board of Directors Dean Lucas, Secretary, Julie Enea, 2nd Vice Chair, Stephen J. Ybarra, Chairman, Mary Ann Mason, 1st Vice Chair, and Donald L. Bouchet, Treasurer



Message from Your Treasurer

Your Credit Union has remained strong and stable during 2014. The federal budget deficit, state income tax increase, increasing healthcare costs, war on terrorism, world economic instability, and high unemployment, all of which affected business and consumer confidence, are a reality. Through it all, your Credit Union has these success highlights to report for the year 2014:

- Assets increased 3.6% to \$638.4 million, an all-time high.
- Shares increased 3.7% to \$570.4 million, an all-time high.
- Loans increased 8.3% to \$183.2 million, an all-time high. Your Credit Union approved 4,367 loans, a 15% increase, for a total of \$52.1 million, an 18% decrease. Since your Credit Union was organized, 255,175 loans have been approved for a total of \$1.42 billion.
- Dividends paid to members exceeded \$1.5 million. This represents a dividend payout of \$0.13 on each \$1.00 earned, compared to an industry average of \$0.11 per \$1.00 earned.
- Our Net Operating Expenses to Average Asset Ratio of 1.4% was substantially less than the Credit Union industry average of 3.1%.
- Net income was \$1.5 million, a return on assets of 0.2%.
- Our delinquency ratio was only 0.1%, significantly less than the national industry average of 1%.
- Our total Net Worth (Regular Reserves, Contingency Reserves and Undivided Earnings) to Total Asset Ratio of 10.2% is slightly less than the industry average and 3.3% higher than the minimum required. Our risk-based net worth ratio of 32% is more than three times the statutory requirement. This high Net Worth Ratio enhances further the Credit Union's substantially strong financial base and better positions us to absorb any future economic fluctuations.
- Again received the "5-Star Rating" from Bauer Financial Group, which is the highest rating possible in the financial industry.

I am pleased to report that your Credit Union has maintained the highest degree of fiscal and financial soundness. I would like to express my thanks to the Members of Contra Costa Federal Credit Union for your continued support.

Donello L. Bondut

Donald L. Bouchet, Treasurer Board of Directors



Message from Your Supervisory Committee

The Supervisory Committee is appointed by your Board of Directors to fulfill the requirements of the National Credit Union Administration (NCUA) to objectively audit the financial records, review the operations and monitor the performance of your Credit Union.

To insure the utmost accuracy in meeting these requirements, we engaged the highly regarded CPA firm of CliftonLarsonAllen LLP whose specialty is Credit Union audits. They performed a comprehensive certified opinion audit of Contra Costa Federal Credit Union's accounting records and reviewed the internal controls surrounding our operations. Additionally, your Credit Union performs year-round compliance assessments to ensure all applicable federal and state regulations are being properly followed.

The NCUA also conducted its annual review of your Credit Union's operations. Both reports indicate that your Credit Union is operating on a sound financial basis with a high degree of efficiency and is in full compliance with Credit Union rules and regulations. Accounting reports are prepared promptly and accurately, internal controls are adequate, and the plans, policies and procedures established by the Board of Directors are being followed.

It is the opinion of this Supervisory Committee, and that of our auditors and federal examiners, that your Credit Union is a financially sound and well-managed financial institution.

Mulul H. Serge

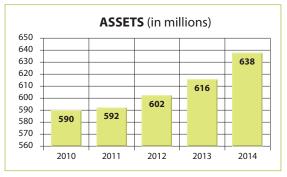
Michael H. George, Chair Supervisory Committee



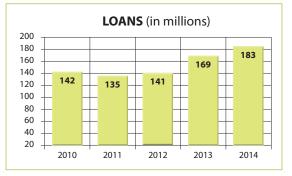
Supervisory Committee Cecilia Baird, Michael H. George, *Chair*, Rick Koehler, Stephen Dawkins, and Terry Mann

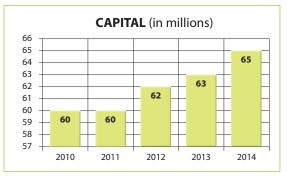


Your Financials











Contra Costa Federal Credit Union 2013 & 2014 Financial Statements

Assets: 12/31/2014 12/31/2013 Cash & Investments 447,378,997 439,328,873 Loans to Members 180,905,990 166,828,898 Accrued Interest Receivable 2,218,139 2,2243,309 Land & Building (net) 1,469,590 1,532,870 Furniture & Equipment (net) 588,082 434,3989 Other Assets \$638,420,664 \$616,240,500 Liabilities: \$638,420,664 \$616,240,500 Member Shares \$70,423,753 \$550,162,074 Dividends Payable 203,725 201,341 Other Liabilities \$2,487,999 \$2,440,604 Total Liabilities \$570,423,753 \$552,804,019 Equity: Regular Reserves 7,815,921 7,815,921 Contingency Reserves 565,533,786 \$55,059,504 Undivide Earnings 561,056 561,056 Equity: 7,815,921 7,815,921 Total Liabilities & Equity \$638,420,664 \$616,240,500 Income: 12/31/2013 1 Interest on Loans	BALANCE SHEET ••••		
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Income:AInterest on Loans7,044,2126,775,840Investment Income3,076,7803,406,147Other Income1,822,8551,731,069Total Income\$11,943,847\$11,913,056Expenses:4,606,3644,527,071Salary & Benefits4,606,3644,527,071Office Occupancy566,187575,860Office Operations3,740,8853,609,385Provision for Loan Losses0100,000Total Operating Expenses:\$8,913,436\$8,812,316Net Income Before Distributions\$3,030,411\$3,100,740Distribution of Net Income:1,516,1281,560,200Dividends to Members1,516,1281,540,540	Total Liabilities & Equity		
Interest on Loans 7,044,212 6,775,840 Investment Income 3,076,780 3,406,147 Other Income 1,822,855 1,731,069 Total Income \$11,943,847 \$11,913,056 Expenses: \$11,943,847 \$11,913,056 Salary & Benefits 4,606,364 4,527,071 Office Occupancy 566,187 575,860 Office Operations 3,740,885 3,609,385 Provision for Loan Losses 0 100,000 Total Operating Expenses \$8,913,436 \$8,812,316 Net Income Before Distributions \$3,303,411 \$3,100,740 Distribution of Net Income: 1,516,128 1,560,200 Reserves & Undivided Earnings 1,514,283 1,540,540	Total Liabilities & Equity	\$638,420,664	\$616,240,500
Investment Income 3,076,780 3,406,147 Other Income 1,822,855 1,731,069 Total Income \$11,943,847 \$11,913,056 Expenses: 4,606,364 4,527,071 Salary & Benefits 4,606,364 4,527,071 Office Occupancy 566,187 575,860 Office Operations 3,740,885 3,609,385 Provision for Loan Losses 0 100,000 Total Operating Expenses \$8,913,436 \$8,812,316 Net Income Before Distributions \$3,030,411 \$3,100,740 Distribution of Net Income: 1,516,128 1,560,200 Reserves & Undivided Earnings 1,514,283 1,540,540	Total Liabilities & Equity	\$638,420,664	\$616,240,500
Other Income 1,822,855 1,731,069 Total Income \$11,943,847 \$11,913,056 Expenses: A \$11,913,056 Salary & Benefits 4,606,364 4,527,071 Office Occupancy 566,187 575,860 Office Operations 3,740,885 3,609,385 Provision for Loan Losses 0 100,000 Total Operating Expenses \$8,913,436 \$8,812,316 Net Income Before Distributions \$3,030,411 \$3,100,740 Distribution of Net Income: 1,516,128 1,560,200 Dividends to Members 1,516,128 1,540,540	Total Liabilities & Equity INCOME & EXPENSES • • • • • Income:	\$638,420,664 12/31/2014	\$616,240,500 12/31/2013
Expenses:AAASalary & Benefits4,606,3644,527,071Office Occupancy566,187575,860Office Operations3,740,8853,609,385Provision for Loan Losses0100,000Total Operating Expenses\$8,913,436\$8,812,316Net Income Before Distributions\$3,030,411\$3,100,740Distribution of Net Income:1,516,1281,560,200Dividends to Members1,516,1281,540,540	Total Liabilities & Equity INCOME & EXPENSES • • • • Income: Interest on Loans	\$638,420,664 12/31/2014 7,044,212	\$616,240,500 12/31/2013 6,775,840
Salary & Benefits 4,606,364 4,527,071 Office Occupancy 566,187 575,860 Office Operations 3,740,885 3,609,385 Provision for Loan Losses 0 100,000 Total Operating Expenses \$8,913,436 \$8,812,316 Net Income Before Distributions \$3,030,411 \$3,100,740 Distribution of Net Income: 1,516,128 1,560,200 Reserves & Undivided Earnings 1,514,283 1,540,540	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income	\$638,420,664 12/31/2014 7,044,212 3,076,780	\$616,240,500 12/31/2013 6,775,840 3,406,147
Salary & Benefits 4,606,364 4,527,071 Office Occupancy 566,187 575,860 Office Operations 3,740,885 3,609,385 Provision for Loan Losses 0 100,000 Total Operating Expenses \$8,913,436 \$8,812,316 Net Income Before Distributions \$3,030,411 \$3,100,740 Distribution of Net Income: 1,516,128 1,560,200 Reserves & Undivided Earnings 1,514,283 1,540,540	Total Liabilities & Equity INCOME & EXPENSES • • • • Income: Interest on Loans Investment Income Other Income	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069
Office Occupancy 566,187 575,860 Office Operations 3,740,885 3,609,385 Provision for Loan Losses 0 100,000 Total Operating Expenses \$8,913,436 \$8,812,316 Net Income Before Distributions \$3,030,411 \$3,100,740 Distribution of Net Income: 1,516,128 1,560,200 Reserves & Undivided Earnings 1,514,283 1,540,540	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069
Office Operations3,740,8853,609,385Provision for Loan Losses0100,000Total Operating Expenses\$8,913,436\$8,812,316Net Income Before Distributions\$3,030,411\$3,100,740Distribution of Net Income:1,516,1281,560,200Dividends to Members1,516,1281,540,540Reserves & Undivided Earnings1,514,2831,540,540	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income Expenses:	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855 \$11,943,847	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056
Provision for Loan Losses0100,000Total Operating Expenses\$8,913,436\$8,812,316Net Income Before Distributions\$3,030,411\$3,100,740Distribution of Net Income: Dividends to Members1,516,1281,560,200Reserves & Undivided Earnings1,514,2831,540,540	Total Liabilities & Equity INCOME & EXPENSES • • • • Income: Interest on Loans Investment Income Other Income Total Income Expenses: Salary & Benefits	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855 \$11,943,847 4,606,364	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056 4,527,071
Total Operating Expenses\$8,913,436\$8,812,316Net Income Before Distributions\$3,030,411\$3,100,740Distribution of Net Income: Dividends to Members1,516,1281,560,200Reserves & Undivided Earnings1,514,2831,540,540	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income Expenses: Salary & Benefits Office Occupancy	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855 \$11,943,847 4,606,364 566,187	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056 4,527,071 575,860
Net Income Before Distributions\$3,030,411\$3,100,740Distribution of Net Income: Dividends to Members1,516,1281,560,200Reserves & Undivided Earnings1,514,2831,540,540	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income Expenses: Salary & Benefits Office Occupancy Office Operations	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855 \$11,943,847 4,606,364 4,606,364 566,187 3,740,885	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056 4,527,071 4,527,071 575,860 3,609,385
Dividends to Members 1,516,128 1,560,200 Reserves & Undivided Earnings 1,514,283 1,540,540	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income Expenses: Salary & Benefits Office Occupancy Office Operations Provision for Loan Losses	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855 \$11,943,847 4,606,364 4,606,364 566,187 3,740,885 0	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056 4,527,071 575,860 3,609,385 100,000
Dividends to Members 1,516,128 1,560,200 Reserves & Undivided Earnings 1,514,283 1,540,540	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income Expenses: Salary & Benefits Office Occupancy Office Operations Provision for Loan Losses Total Operating Expenses:	\$638,420,664 12/31/2014 7,044,212 3,076,780 3,076,780 1,822,855 \$11,943,847 4,606,364 4,606,364 566,187 3,740,885 0 \$8,913,436	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056 4,527,071 575,860 3,609,385 100,000 \$8,812,316
Reserves & Undivided Earnings 1,514,283 1,540,540	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income Expenses: Salary & Benefits Office Occupancy Office Operations Provision for Loan Losses Total Operating Expenses Net Income Before Distributions	\$638,420,664 12/31/2014 7,044,212 3,076,780 3,076,780 1,822,855 \$11,943,847 4,606,364 4,606,364 566,187 3,740,885 0 \$8,913,436	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056 4,527,071 575,860 3,609,385 100,000 \$8,812,316
	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income Expenses: Salary & Benefits Office Occupancy Office Operations Provision for Loan Losses Total Operating Expenses Net Income Before Distributions Distribution of Net Income:	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855 \$11,943,847 4,606,364 4,606,364 566,187 3,740,885 0 \$3,740,885 0 \$3,740,885 \$3,030,411	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056 4,527,071 4,527,071 575,860 3,609,385 100,000 \$8,812,316 \$3,100,740
	Total Liabilities & Equity INCOME & EXPENSES Income: Interest on Loans Investment Income Other Income Total Income Expenses: Salary & Benefits Office Occupancy Office Operations Provision for Loan Losses Total Operating Expenses Net Income Before Distributions Distribution of Net Income: Dividends to Members	\$638,420,664 12/31/2014 7,044,212 3,076,780 1,822,855 \$11,943,847 4,606,364 4,606,364 4,606,364 3,740,885 0 \$8,913,436 \$3,030,411 1,516,128	\$616,240,500 12/31/2013 6,775,840 3,406,147 1,731,069 \$11,913,056 4,527,071 575,860 3,609,385 100,000 \$8,812,316 \$3,100,740 1,560,200

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Products & Services

Accounts

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