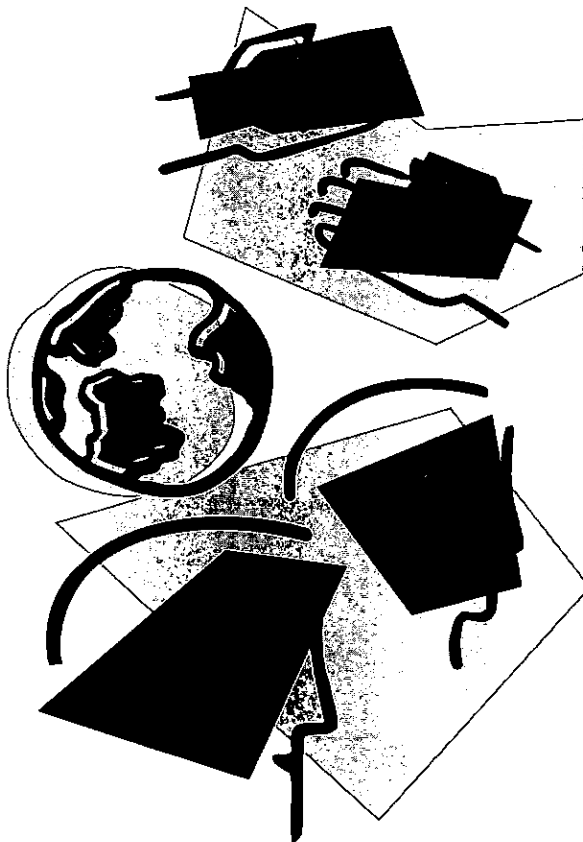

WEST COAST
COOPERATIVE DIRECTORY
AND RESOURCE GUIDE



Kim Coontz, Mahlon Lang, and Karen Spatz

Center for Cooperatives
University of California

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Edited by Mary Rodgers and Georgeann Halburian Ikuma

Graphic design by Mary Rodgers

Center for Cooperatives
University of California
One Shields Avenue
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CONTENTS

Preface	v
Introduction	vi
Agricultural and Fishery Cooperatives	AG-1
<i>California</i> AG-2	
<i>Oregon</i> AG-9	
<i>Washington</i> AG-10	
<i>Agricultural and Fishery Resource and Support Organizations</i> AG-14	
Arts and Crafts Cooperatives	AC-1
<i>California, Washington</i> AC-2	
<i>Arts and Crafts Resource and Support Organizations</i> AC-2	
Business and Other Shared Service Cooperatives	B-1
<i>West Coast Business Cooperative Headquarters</i> B-2	
<i>Other Business Cooperatives with West Coast Members</i> B-3	
<i>Other Shared Service Cooperatives</i> B-3	
Consumer Natural Food and Grocery Cooperatives	CNG-1
<i>California, Oregon</i> CNG-2	
<i>Washington</i> CNG-3	
<i>Natural Food and Grocery Resource and Support Organizations</i> CNG-4	
Consumer Service and Retail Cooperatives	CSR-1
<i>California, Oregon, Washington</i> CSR-2	
Credit Unions	CU-1
<i>California</i> CU-2	
<i>Oregon</i> CU-26	
<i>Washington</i> CU-30	
<i>Credit Union Resource and Support Organizations</i> CU-37	
Funeral and Memorial Cooperatives	FM-1
<i>California, Washington</i> FM-2	
Housing Cooperatives	H-1
<i>California</i> H-2	
<i>Washington</i> H-7	
<i>Housing Resource and Support Organizations</i> H-8	
Parent Cooperatives	P-1
<i>California</i> P-2	
<i>Oregon, Washington</i> P-11	
<i>Parent Resource and Support Organizations</i> P-12	
Student Cooperatives	S-1
<i>Child Care, Food, Housing</i> S-2	
<i>Student Services, Worker</i> S-4	
<i>Student Resource and Support Organizations</i> S-5	
Utility Cooperatives	U-1
<i>Rural Electric</i> U-2	
<i>Cable Television</i> U-2	
<i>Utility Resource and Support Organizations</i> U-3	

CONTENTS, continued

Worker Cooperatives W-1
 California W-2
 Oregon, Washington W-4
 Worker Resource and Support Organizations W-5

Cooperative Resource Organizations R-1
 General Cooperative Resource Organizations R-1
 Cooperative Development R-2
 Cooperative Financing R-3
 University Centers R-4

TABLES

Table I: All West Coast Cooperatives viii
Table II: California Cooperatives viii
Table III: Oregon Cooperatives ix
Table IV: Washington Cooperatives ix

To ORDER DIRECTORIES

Copies of the *West Coast Cooperative Directory and Resource Guide* may be ordered from:

Center for Cooperatives
University of California
One Shields Avenue
Davis, CA 95616

Phone: 530-752-2408

Fax: 530-752-5451

E-mail: centerforcoops@ucdavis.edu

Web site: <http://cooperatives.ucdavis.edu>

PREFACE

This directory was developed with information gathered from a survey of all known cooperatives in California, Oregon, and Washington. Our population of "known cooperatives" was developed from our own mailing lists, numerous directories, records from the California Attorney General's Office, a list provided by the United States Department of Agriculture (USDA), and information from other cooperative associations and individuals. Individual credit unions were not surveyed. Instead, aggregate data was provided by the California Credit Union League, Oregon Credit Union League, and Washington Credit Union League.

The directory is a by-product of research conducted under a grant from USDA Rural Development. The project for which the grant was awarded is entitled "Tools for Cooperative Development." With this in mind, the Center assembled baseline data upon which to develop further research.

Program staff members Kim Coontz, Karen Spatz, and Mahlon Lang designed the questionnaire, along with postgraduate researcher Justin Kass who organized survey responses and began to tabulate data. Justin was succeeded by postgraduate researchers Heather Kohler and Timothy Li. The directory was edited by Mary Rodgers and Georgeanne Halburian Ikuma.

The principal aim of the survey is to establish a base for continuation of the study, to identify governance

practices, business volume, and membership levels, and to identify issues or challenges faced by cooperatives. Phase II of the study will explore those challenges in greater detail through follow-up surveys. In Phase III, case studies will be developed. These will be based on the experiences of individual cooperatives.

Accordingly, the introductory pages include summary data describing the several cooperative sectors in terms of their numbers, business volume, governance, membership, age of the cooperative, and employee numbers. As the tables show, cooperatives differ greatly in these areas.

The directory is as complete as our staff could make it. While wanting to maximize information available to the public, we respected the requests of some cooperatives not to be listed or to limit certain information reported in this directory.

Nevertheless, the vast majority of cooperatives responding to the survey were willing to share this information with others and to learn about the experiences of other member-owned businesses.

The Center for Cooperatives provides this directory at our cost. We hope you find it interesting and useful.

Mablon Lang, Director

INTRODUCTION

Cooperatives, although not always recognized as such, are among the most enduring features of the California landscape. In the middle of the last century, the gold rush brought with it the health care needs of the forty-niners, who created a cooperative to meet those needs. *La Societe Francaise de Bienfaisance Mutuelle* (the French Mutual Benefit Society) was founded in 1851. The Society operated the French Hospital until the 1980s, when it was sold to the Mercy Hospital chain. The society, which remains today, then turned to other activities on behalf of the French community in San Francisco.¹

More recently, but still more than 100 years ago, California's citrus growers found that through cooperative enterprise they could enhance their productive capacities by jointly serving markets in the eastern U.S. Their cooperative, now known as Sunkist Growers, carries one of the most recognized brand names in the world. Raisin growers, now under the Sunmaid label, were soon to follow. Today nearly 200 agricultural cooperatives process and market more than one-third of California's food and fiber products or service the farmers and ranchers who do.

Credit unions soon followed. Today nearly 1,000 credit unions serve over 10 million members in California, Oregon, and Washington alone. Highly service oriented, credit unions provide competitive savings, checking, and loan rates to their members, who, as owners, benefit by sharing their earnings.

The Northside Parents Cooperative Nursery School of Pasadena was created in 1915. Today, more than 250 cooperative preschools and child care centers exist throughout California. As public policies promote "welfare-to-work" measures, these institutions assume increasing potential to serve parents and children.

A history of housing cooperatives in the U.S. and the world is traced back to the early nineteenth century and is documented in "The Hidden History of Housing Cooperatives," written by Heskin and Levitt and published by the Center. As cooperatives go, housing is a relatively recent development in California, but the potential roles of housing cooperatives in urban and rural settings continue to grow.

1. Interview with David J. Thompson

There are over fifty worker cooperatives in California. One of these companies, the Alvarado Street Bakery, has a long and successful history. The bakery is currently expanding its trade area and volume, even as some of its earliest employees retire, taking with them the share of earnings they acquired as worker-owners of the company. Currently worker cooperatives are used in economic development for their potential to employ recent immigrants and other workers who seek new relationships between labor, management, and business owners.

WHAT ARE COOPERATIVES?

In the following tables (pages viii–ix) we summarize our data on the number of cooperatives, their membership, their age, and their functions. What do these cooperatives have in common? They are businesses that are owned and controlled by their members; these members share the earnings or other services created by their cooperative in proportion to their "use" of the business.

WHAT DOES THIS MEAN?

Members own the cooperative and, from their own ranks, elect a board of directors that usually hires a general manager or chief executive officer to run the business. Members' benefits from cooperatives vary.

- Members of agricultural marketing cooperatives share year-end earnings in proportion to their individual marketings through their cooperative.
- Members of consumer cooperatives may benefit from cash discounts available only to members and from access to certain food products not readily available elsewhere.
- Members of a child care cooperative benefit from reducing the cost of care or from controlling or otherwise influencing the environment in which they leave their children.
- Members of housing cooperatives benefit from controlling their living environments and how they relate to their neighbors.
- Members of worker cooperatives benefit from defining the way their work is organized and managed.

COOPERATIVE PRINCIPLES

In 1944, founders of the first modern cooperative in Rochdale, England created the "Rochdale Principles." These have evolved over the years and now include seven principles recognized by the International Cooperative Alliance (ICA), which are listed below.

- 1. Voluntary and open membership.** Cooperatives are voluntary and non-discriminatory organizations. Membership is open without regard to gender, social class, race, political affiliation, or religious beliefs.
- 2. Democratic member control.** Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and decision making.
- 3. Member economic participation.** Members contribute equitably to, and democratically control, the capital of their cooperative.
- 4. Autonomy and independence.** Cooperatives are autonomous, self-help organizations controlled by their members.

5. Education, training, and information.

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives.

6. Cooperation among cooperatives.

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together.

7. Concern for community.

While focusing on members needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

We hope you find this directory useful and instructive. For further information on cooperatives, you are encouraged to subscribe to our newsletter, order cooperative publications, and visit our Web site <<http://cooperatives.ucdavis.edu>>.

TABLES: TOOLS FOR COOPERATIVE DEVELOPMENT—PHASE I¹

Phase I of the Tools for Cooperative Development project includes publishing this "West Coast Cooperative Directory and Resource Guide," which compiles the results of the Center for Cooperative's survey of west coast cooperatives. The survey identifies west coast cooperatives, their governance practices, business volume, economic impact, and membership levels, and provides baseline data upon which to develop research for Phases II and III.

Our database consists of 1,958 known cooperatives located in California, Oregon, and Washington. These cooperatives are broken into the twelve sectors listed in Table 1 below. Survey forms were sent to all cooperatives, excluding the 979 identified credit unions. Thus, 979 cooperatives received survey forms and 681 responded—a 70 percent response rate. Tables 1 through 4 summarize the results of the Phase I survey.

Table 1. All West Coast Cooperatives

Sector	Responses to Survey	Co-ops in Sector	Total 1997 Membership	Total 1997 Revenue	Full-time Jobs Created	Average age of Co-op (yrs.)
Agriculture/Fishery	222	313	106,609	\$11,391,574,236	15,264	52
Arts and Crafts	14	18	396	2,844,097	12	19
Business/Shared Service	5	20	3,020	3,065,402	31	13
Consumer/Natural Foods ²	38	41	221,886	140,064,178	1,077	24
Consumer Service/Retail ²	23	23	3,960,812	1,536,037,879	14,501	57
Credit Unions	0	979	10,740,349	—	18,592	—
Funeral/Memorial	6	15	59,269	130,828	—	41
Housing ²	82	148	12,865	13,439,215	171	29
Parent	193	267	9,208	8,368,538	203	36
Student	34	55	16,317	8,365,800	36	26
Utility	10	19	35,598	50,872,820	176	64
Worker ²	53	71	1,411	149,659,676	659	16
TOTAL	680	1,969	15,167,740	\$13,304,422,669	50,722	34

Table 2. California Cooperatives

Sector	Responses to Survey	Co-ops in Sector	Total 1997 Membership	Total 1997 Revenue	Full-time Jobs Created	Average age of Co-op (yrs.)
Agriculture/Fishery	138	186	49,793	\$7,885,646,509	10,019	50
Arts and Crafts	12	16	358	1,014,097	3	19
Business/Shared Service	3	12	2,623	2,750,000	28	12
Consumer/Natural Foods ²	15	16	51,738	52,655,156	459	25
Consumer Service/Retail ²	12	12	2,145,700	294,800,000	3,025	59
Credit Unions	0	681	7,719,969	—	11,220	—
Funeral/Memorial	6	14	59,269	130,828	—	41
Housing ²	80	145	12,775	13,439,215	170	29
Parent	185	255	8,920	8,251,683	199	36
Student	33	44	16,310	8,365,800	36	28
Utility	4	7	8,945	12,336,415	42	51
Worker ²	41	55	1,188	133,519,676	541	16
TOTAL	529	1,443	10,077,588	8,412,909,379	25,742	33

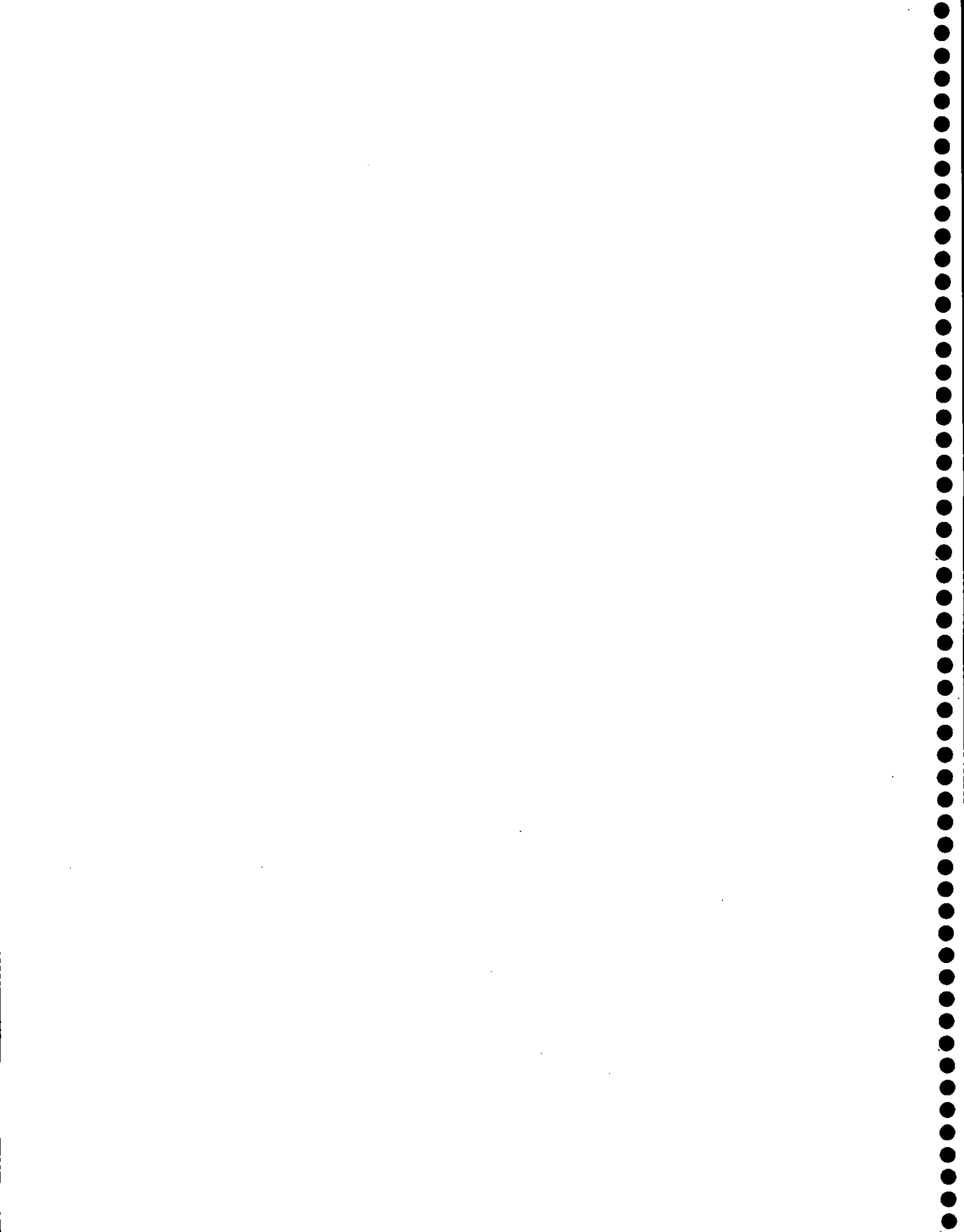
Table 3. Oregon Cooperatives³

Sector	Responses to Survey	Co-ops in Sector	Total 1997 Membership	Total 1997 Revenue	Full-time Jobs Created	Average age of Co-op (yrs.)
Agriculture/Fishery	28	45	20,150	\$826,618,765	1,818	50
Consumer/Natural Foods ²	7	8	9,576	14,740,023	108	25
Consumer Service/Retail ²	3	3	585,000	80,400,000	825	61
Credit Unions	0	125	1,153,447	—	2,615	—
Parent	7	11	258	103,760	2	34
Worker ²	4	5	124	11,050,000	84	18
TOTAL	49	197	1,768,555	\$932,912,548	5,452	37

Table 4. Washington Cooperatives³

Sector	Responses to Survey	Co-ops in Sector	Total 1997 Membership	Total 1997 Revenue	Full-time Jobs Created	Average age of Co-op (yrs.)
Agriculture/Fishery	57	82	36,666	\$2,679,308,962	3,427	59
Consumer/Natural Foods ²	16	17	160,572	72,669,000	510	22
Consumer Service/Retail ²	8	8	1,230,112	1,160,837,879	10,651	54
Credit Unions	0	173	1,866,933	—	4,757	—
Utility	7	12	26,653	38,536,405	134	69
Worker ²	8	11	99	5,090,000	34	14
TOTAL	98	308	3,321,432	\$3,956,757,648	19,516	38

1. Data for Tables 1–4 are based on information from cooperatives that responded to survey as of May 1, 1999.
2. Student-run cooperatives are not included under these categories. Statistics for student-run cooperatives are included in the student sector totals.
3. Sectors where less than three responses were received are not included in these tables.



AGRICULTURAL AND FISHERY COOPERATIVES

From the farm to the table, **agricultural cooperatives** are present in nearly every stage of the agricultural industry, and have been part of U.S. agriculture for more than a century. Agricultural cooperatives are owned by farmer-members. Farmers look to cooperatives to provide services not otherwise available to individual growers at a reasonable cost. For example, the producer of a relatively new commodity might not have a broker to sell through who adequately meets the producer's needs or offers affordable services. Forming a cooperative can provide a home for their product. Marketing, supply, and service cooperatives are the most common types of agricultural cooperatives in the United States.

Marketing cooperatives assemble, pack, process, and sell members' products in both domestic and foreign markets. The level of service provided depends on members' needs and the product.

Service cooperatives provide members with specialized services, such as dairy herd management or horticultural advice, which usually are not economical for an individual farmer to obtain.

Supply cooperatives purchase products and services for their members. They make large-scale purchases of fuel, seed, fertilizers, and crop protectants and pass their savings on to members.

Bargaining cooperatives negotiate terms of trade on which their members sell their products to processors.

Of the 222 agricultural cooperatives that responded to our survey, 38 percent provide marketing as their primary service; 22 percent are service cooperatives, and 21 percent are primarily supply cooperatives. The west coast agricultural cooperatives surveyed have gross annual revenues over \$11 billion and over 100,000 members; roughly half of that number, nearly 50,000, are members of California agricultural cooperatives. Approximately one-third of California's agricultural products move through agricultural cooperatives.

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7809 Bear Mountain Boulevard, RR-10
Bakersfield, CA 93313-9109
805-831-2834

KERNPARELI INC.

P.O. Box 156
Wasco, CA 93280
805-758-5619

LATON COOPERATIVE GIN

P.O. Box 128
Laton, CA 93242
209-923-4943

LIVINGSTON FARMERS ASSOCIATION

P.O. Box 456
Livingston, CA 95334
209-394-7941

LOOMIS FRUIT GROWERS ASSOCIATION

P.O. Box 505
Loomis, CA 95650
916-652-7251

MADERA COOPERATIVE GIN

12501 Road 19
Madera, CA 93637
209-674-8849

McFARLAND COOPERATIVE GIN, INC.

P.O. Box 428
McFarland, CA 93250
805-792-3134

MENDOCINO COUNTY FARM SUPPLY COMPANY

P.O. Box 155
Ukiah, CA 95482
707-462-1492

MERIDIAN WALNUT HULLING ASSOCIATION

P.O. Box 220
Meridian, CA 95957
530-696-2252

MID-VALLEY COTTON GROWERS

P.O. Box 901
Tulare, CA 93275
209-686-2823

MIDWEST AGRI-COMMODITIES COMPANY

100 Tamal Plaza, Suite 180
Corte Madera, CA 94925
415-924-4633

MINTURN COOPERATIVE GIN, INC.

9158 South Minturn Road
Chowchilla, CA 93610
209-655-4802

MINTURN HULLER COOPERATIVE, INC.

P.O. Box 757
Chowchilla, CA 93610
209-665-1185

MINTURN PURCHASE SUPPLY COOPERATIVE

9158 South Minturn Road
Chowchilla, CA 93610
209-655-4802

MODESTO MILLING

P.O. Box A
Empire, CA 95319
209-523-9167

MOLINO CREEK FARMING COLLECTIVE

P.O. Box 69
Davenport, CA 95017
408-457-2169

MOUNT KONOCTI GROWERS

P.O. Box 365
Kelseyville, CA 95451
707-279-4213

NAPA COUNTY FARM SUPPLY

4407 Solano Avenue
Napa, CA 94558
707-224-0371

NATURIBE BERRY GROWERS

P.O. Box 1630
Watsonville, CA 95077-1630
408-722-2439

NEWELL GRAIN GROWERS ASSOCIATION

P.O. Box 576
Tulelake, CA 96134
530-667-5221

NEWELL POTATO COOPERATIVE, INC.

P.O. Box 851
Tulelake, CA 96134
530-664-2881

NORTH STATE HULLING COOPERATIVE, INC.

P.O. Box 3522
Chico, CA 92927
530-895-8686

NORTHERN MERCED HULLING ASSOCIATION

P.O. Box 305
Ballico, CA 95303
209-667-2308

NULAIID FOODS

200 West Fifth Street
Ripon, CA 95366
209-599-2121

OLIVE GROWERS COUNCIL

121 East Main Street, Suite 6
Visalia, CA 93921
209-734-1710

OXNARD PEST CONTROL ASSOCIATION

P.O. Box 1187
Oxnard, CA 93032
805-483-1024

PACIFIC COAST PRODUCERS

P.O. Box 1600
Lodi, CA 95241-1600
209-367-8800

PARAMOUNT GROWERS CO-OP, INC.

33141 East Lerdo Highway
Bakersfield, CA 93308
805-399-4456

PISMO-OCEANO VEGETABLE EXCHANGE

P.O. Box 368
Oceano, CA 93445
805-489-5770

PISTACHIO PRODUCERS OF CALIFORNIA

8405 North Fresno Street, #300
Fresno, CA 93720
559-446-0660

PLACER COUNTY FARM SUPPLY

P.O. Box 317
Newcastle, CA 95658
916-663-3741

PLACERVILLE FRUIT GROWERS ASSOCIATION

4600 Missouri Flat Road
Placerville, CA 95667
530-622-2640

PLANTERS' GINNING COMPANY

1295 East Highway 78
Brawley, CA 92227
760-344-4355

PLEASANT VALLEY CANAL COMPANY

P.O. Box 526
Springville, CA 93265
209-539-0717

PRUNE BARGAINING ASSOCIATION

355 Tea Garden, Suite B
Yuba City, CA 95991-4525
530-674-5636

RAISIN BARGAINING ASSOCIATION

3425 North First Street, #209
Fresno, CA 93726-6819
209-221-1925

RANCHERS COTTON OIL

P.O. Box 2596
Fresno, CA 93745
209-443-5270

RED TOP RICE GROWERS

P.O. Box 477
Biggs, CA 95917
530-868-5975

RHODES BEAN AND SUPPLY COOPERATIVE

P.O. Box 338
Tracy, CA 95378
209-835-1284

RICE GROWER'S ASSOCIATION OF CALIFORNIA

1550 Harbor Boulevard, Suite 200
West Sacramento, CA 95826
916-371-6941

RICHLAND COOPERATIVE GIN, INC.

P.O. Box 1445
Shafter, CA 93263
805-746-2933

ROYAL VALLEY FRUIT GROWERS ASSOCIATION

P.O. Box 152
Reedley, CA 93654
209-638-2540

SALIDA HULLING ASSOCIATION

P.O. Box 1065
Salida, CA 95368
209-545-0033

SALMON TROLLERS MARKETING ASSOCIATION

P.O. Box 137
Fort Bragg, CA 95437
707-964-5500

SAN BERNARDINO VALLEY EGG PRODUCERS ASSOCIATION

P.O. Box 71
Rialto, CA 92377
909-820-9095

SAN DIEGO COUNTY FLOWER & PLANT AUCTION

5600 Avenida Encinas, #42
Carlsbad, CA 92008
760-931-1600

SAN JOAQUIN VALLEY DAIRYMEN

P.O. Box 2198
Los Banos, CA 93635
209-826-4901

SAN JOAQUIN VALLEY HAY GROWERS

P.O. Box 1127
Tracy, CA 95378-1127
209-835-1662

SAN LUIS OBISPO COUNTY FARM SUPPLY COMPANY

P.O. Box 111
San Luis Obispo, CA 93406
805-543-3751

SAN MATEO COUNTY FARM SUPPLY

765 Main Street
Half Moon Bay, CA 94019
650-726-4846

SANTA MARIA VEGETABLE PRODUCERS

P.O. Box 98
Guadalupe, CA 93434
805-343-4044

SECURITY MILK PRODUCERS

1920 South Archibald Avenue, Suite I
Ontario, CA 91761
909-947-8782

SEMI TROPIC COOPERATIVE GIN

25382 Highway 46
Wasco, CA 93280
805-758-5501

SIoux HONEY ASSOCIATION

511 East Katella Avenue
Anaheim, CA 92805
714-776-4112
(Headquarters in Iowa)

SONOMA COUNTY VINTNERS COOPERATIVE

P.O. Box 1020
Windsor, CA 95492
707-838-6678

SOUTH BAY FARMERS COOPERATIVE ASSOCIATION

2160 Cactus Road
San Diego, CA 92173
619-661-5415

SOUTH VALLEY GINS, Inc.

9759 Valpredo Avenue
Bakersfield, CA 93313
805-858-2477

SQUAB PRODUCERS OF CALIFORNIA

409 Primo Way
Modesto, CA 95358
209-537-4744

STANISLAUS FARM SUPPLY COMPANY

624 East Service Road
Modesto, CA 95358
209-538-7070

STOCKTON DISTRICT KIDNEY BEAN GROWERS, Inc.

P.O. Box 654
Linden, CA 95236
209-887-3420

STRATFORD GROWERS

P.O. Box 68
Stratford, CA 93266
209-947-3072

SUISUN VALLEY FRUIT GROWERS

P.O. Box 417
Suisun City, CA 94585
707-425-2503

SUN-DIAMOND GROWERS

5568 Gibraltar Drive
Pleasanton, CA 94588
925-463-8200

SUNKIST GROWERS, Inc.

P.O. Box 7888
Van Nuys, CA 91409-7888
818-986-4800

SUNKIST AFFILIATES**EXETER CITRUS ASSOCIATION**

901 Rocky Hill Drive
Exeter, CA 93221
209-592-3141

FILLMORE-PERU CITRUS ASSOCIATION

P.O. Box 635
Fillmore, CA 93016
805-524-3551

IVANHOE CITRUS ASSOCIATION

P.O. Box 459
Ivanhoe, CA 93235
209-798-1851

KLINK CITRUS ASSOCIATION

P.O. Box 188
Ivanhoe, CA 93225
209-798-1881

MAGNOLIA CITRUS ASSOCIATION

P.O. Box 168
Porterville, CA 93258
209-784-4455

MAYFLOWER/TCLA

301 North "G" Street
Exeter, CA 93221
209-592-3134

MAYFLOWER/TCLA

450 East Date Avenue
Porterville, CA 93257-4914
209-784-8413

ORANGE COVE-SANGER CITRUS ASSOCIATION

180 South Avenue
Orange Cove, CA 93646
209-626-4453

REDLANDS FOOTHILL GROVES

304 Ninth Street
Redlands, CA 92374
909-793-2164

SANTA PAULA ORANGE ASSOCIATION

P.O. Box 990
Santa Paula, CA 93060
805-525-5501

SATICOY LEMON ASSOCIATION

P.O. Box 46
Santa Paula, CA 93061
805-654-6500

SIERRA CITRUS ASSOCIATION

P.O. Box 338
Lindsay, CA 93247
209-562-2577

STRATHMORE PACKING HOUSE COMPANY

P.O. Box 368
Strathmore, CA 93267
209-568-1751

SUNLAND PACKING HOUSE

26454 Avenue 128
Porterville, CA 93257
209-784-3764

SUNNY COVE CITRUS ASSOCIATION

P.O. Box 157
Orange Cove, CA 93646-0157
209-626-4085

VENTURA PACIFIC COMPANY

P.O. Box 5599
 Montalvo, CA 93003
 805-642-2135

VILLA PARK ORCHARDS

P.O. Box 339
 Orange, CA 92669
 714-639-7610

YORBA ORANGE GROWERS ASSOCIATION

P.O. Box 69
 Anaheim, CA 92815
 714-779-2471

SUN-MAID GROWERS OF CALIFORNIA

13525 South Bethel Avenue
 Kingsburg, CA 93631
 209-896-8000

SUNSWEEP GROWERS

901 North Walton Avenue
 Yuba City, CA 95993-9370
 530-674-5010

SUTTER BASIN GROWERS COOPERATIVE

P.O. Box 355
 Knights Landing, CA 95645
 530-735-6295

TEHAMA COUNTY FARM SUPPLY

712 Ash Street
 Red Bluff, CA 96080-3901
 530-527-4151

TRI CITY GROWERS

18897 Avenue 96
 Terra Bella, CA 93270
 209-784-0142

TRINITY ALPS BOTANICALS

P.O. Box 196
 Burnt Branch, CA 95527
 530-629-3514

TRI-VALLEY GROWERS

12667 Alcosta Boulevard
 San Ramon, CA 94583
 510-327-6400

TULE RIVER COOPERATIVE DRYER

P.O. Box 4477
 Woodville, CA 93258
 209-686-4685

TULE RIVER COOPERATIVE GIN

P.O. Box 4477
 Woodville, CA 93258
 209-686-4685

TULELAKE HORSERADISH GROWERS ASSOCIATION

P.O. Box 663
 Tulelake, CA 96134
 530-664-2411

UNITED RATITE COOPERATIVE

13620 Lincoln Way, Suite 290
 Auburn, CA 95603
 530-885-9825

VALLEY FARMERS COOPERATIVE OF WINTERS

106 Elliot Street
 Winters, CA 95694
 530-795-4711

VALLEY FIG GROWER

P.O. Box 1987
 Fresno, CA 93718
 209-237-3893

VALLEY GROWERS & PACKERS

Box 299
 Guadalupe, CA 93434
 805-343-2811

VALLEY SEED GROWERS

P.O. Box 513 — 1972 "N" Street
 Firebaugh, CA 93622
 209-659-2244

VEGETABLE BARGAINING ASSOCIATION OF CALIFORNIA

P.O. Box 519
 Greenfield, CA 93927
 408-674-5547

VISALIA COOPERATIVE GIN

P.O. Box 1208
 Visalia, CA 93279
 209-732-1365

VITAGOLD BRANDS COOPERATIVE ASSOCIATION

135 South Quince Street
 Escondido, CA 92025
 760-745-3211

WALNUT BARGAINING ASSOCIATION

1225 "H" Street
 Sacramento, CA 95814
 916-645-8835

WATSONVILLE BERRY COOPERATIVE

P.O. Box 825
 Watsonville, CA 95077
 408-724-5601

WEST STANISLAUS GROWERS ASSOCIATION

P.O. Box 38
 Westley, CA 95387
 209-894-3121

WEST VALLEY COTTON GROWERS, INC.

10030 West Mt. Whitney
 Riverdale, CA 93656
 209-866-5351

WESTERN COOPERATIVE MILK MARKETING ASSOCIATION

1225 "H" Street, Suite 102
 Sacramento, CA 95814
 916-449-9941

WESTSIDE CANTALOUPE GROWERS

901 North Street
 Firebaugh, CA 93622
 209-279-1096 (pager)

WESTSIDE FARMERS COOPERATIVE GIN

P.O. Box 558
 San Joaquin, CA 93660
 209-698-7221

WESTSIDE HULLING ASSOCIATION

P.O. Box 188
Westley, CA 95387
209-894-3921

WINE SERVICE COOPERATIVE

1150 Dowdell Lane
St. Helena, CA 94574
707-963-9474

WOOL SCOURING COOPERATIVE

9 East Main Street
Winters, CA 95694
530-795-4229

OREGON**AGRIPAC**

P.O. Box 5346
Salem, OR 97304
503-363-9255

AGWEST SUPPLY

P.O. Box 47
Rickreall, OR 97371
503-363-2332

BLUE MOUNTAIN GROWERS, INC.

P.O. Box 156
Milton Freewater, OR 97862
541-938-3391

CENEX SUPPLY AND MARKETING

P.O. Box 49
Madras, OR 97741
541-475-2222

CENEX SUPPLY AND MARKETING

P.O. Box 270
Tangent, OR 97389
541-926-4404

CENTRAL OREGON BEET GROWERS ASSOCIATION

364 North Orchard Lane
Prineville, OR 97754

COOS GRANGE SUPPLY CO

1085 South Second Street
Coos Bay, OR 97240
541-267-7051

DEL CUR SUPPLY COOPERATIVE

P.O. Box AB
Brookings, OR 97415
541-469-5393

DIAMOND FRUIT GROWERS, INC.

P.O. Box 180
Hood River, OR 97031
541-386-3111

DOUGLAS COUNTY FARMERS COOPERATIVE

P.O. Box 820
Roseburg, OR 97470
541-673-0601

EUGENE FARMERS COOPERATIVE

P.O. Box 1-K
Eugene, OR 97440
541-688-8210

FARMERS COOPERATIVE CREAMERY OF McMinnville

700 North Highway 99 West
McMinnville, OR 97128
503-472-2157

FARMERS' SUPPLY COOPERATIVE, INC.

514 S.W. Fourth Avenue
Ontario, OR 97914
541-889-5365

GRANGE CO-OP

Box 3637
Central Point, OR 97502
541-664-1261

GRANGE CO-OP—ASHLAND

421 "A" Street
Ashland, OR 97520
541-482-2143

GRANGE CO-OP—CENTRAL POINT

225 South Front Street
Central Point, OR 97502
541-664-6691

GRANGE CO-OP—GRANTS PASS

525 N.W. "F" Street
Grants Pass, OR 97526
541-476-7771

GRANGE CO-OP MEDFORD

2531 South Pacific Highway
Medford, OR 97501
541-772-4730

HAZELNUT GROWERS BARGAINING ASSOCIATION

8101 S.W. Nyberg Road, #201
Tualatin, OR 97062
503-692-5932

HAZELNUT GROWERS OF OREGON

401 North Twenty-sixth Avenue
Cornelius, OR 97113
503-648-4176

HERMISTON HAY MARKETING COOPERATIVE

Route 1, Box 1960-A
Hermiston, OR 97838
541-567-0208

HOOD RIVER SUPPLY ASSOCIATION

P.O. Box 209
Hood River, OR 97031
541-368-2757

MALHEUR POTATO BARGAINING ASSOCIATION

P.O. Box 665
Vale, OR 97918
541-473-3122

MALIN POTATO COOPERATIVE, INC.

P.O. Box 400
Merrill, OR 97633
541-798-5665

GRANGE SUPPLY OF ODESSA

P.O. Box 187
Odessa, WA 99159
509-982-2693

GRANGE SUPPLY OF PULLMAN

N.W. 255 State Street
Pullman, WA 99163
509-332-2511

JOHNSON UNION WAREHOUSE COMPANY

Route 1, Box 170
Colton, WA 99113
509-229-3315

KLICKITAT VALLEY GRAIN GROWERS, INC.

210 West Brooks Street
Goldendale, WA 98620
509-773-4648

LACROSSE GRAIN GROWERS

P.O. Box 227
Lacrosse, WA 99143
509-549-3535

LAMONT GRAIN GROWERS

1001 Main Street, Box 504
Lamont, WA 99017
509-257-2206

LINCOLN MUTUAL SERVICE, INC. #1

P.O. Box 177
Almira, WA 99103
509-639-2421

LINCOLN MUTUAL, INC. #2

Box 129
Reardan, WA 99029
509-796-2611

LINCOLN MUTUAL SERVICE, #3

P.O. Box 594
Wilbur, WA 99185
509-647-5586

MAGI, INC.

P.O. Box 157
Brewster, WA 98812
509-689-2511

MAJESTIC VALLEY PRODUCE

P.O. Box 658
Wenatchee, WA 98801
509-663-8585

MANSON GROWERS COOPERATIVE

1670 Manson Boulevard
Manson, WA 98831
509-687-3530

MID-STATE COOPERATIVE

Box 480
Ellensburg, WA 98926
509-925-3525

NATIONAL GRAPE COOPERATIVE

P.O. Box 38
Grandview, WA 98930
509-882-1711

NORTHWEST EGG PRODUCERS COOPERATIVE ASSOCIATION

P.O. Box 1038
Olympia, WA 98507-0016
360-412-0662

NORTHWEST FARM FOOD COOPERATIVE

1370 South Anacortes Street
Burlington, WA 98233
360-757-4225

NORTHWEST GRAIN GROWERS

P.O. Box 310
Walla Walla, WA 99362
509-525-6510

NORTHWEST INDEPENDENT MILK PRODUCERS ASSOCIATION

1813-A Hickox Road
Mt Vernon, WA 98274
360-428-1989

NORTHWEST RED RASPBERRY GROWERS ASSOCIATION

2017 Continental Place, Suite 6
Mount Vernon, WA 98273
206-757-3931

NORTHWEST WHOLESALE, INC.

Box 1649
Wenatchee, WA 98807
509-662-2141

OCEAN SPRAY CRANBERRY

1480 State Route 105
Aberdeen, WA 98520
360-648-2201

ODESSA TRADING COMPANY

P.O. Box 277
Odessa, WA 99159
509-982-2661

ODESSA UNION WAREHOUSE

P.O. Box 247
Odessa, WA 99159
509-982-2691

PALOUSE GRAIN GROWERS

P.O. Box 118
Palouse, WA 99161
509-878-1621

PESHASTIN HI-UP GROWERS

10100 Mill Road
Peshastin, WA 98847
509-548-7312

PLAZA GRANGE SUPPLY

South 36510 Old State Route 195
Rosalia, WA 99170
509-523-5511

POMEROY GRAIN GROWERS, INC.

P.O. Box 220
Pomeroy, WA 99347
509-843-1694

POMEROY GRANGE SUPPLY

P.O. Box 9
Pomeroy, WA 99347
509-843-3693

POTATO GROWERS OF WASHINGTON

P.O. Box 563
Othello, WA 99344
509-488-6688

PUGET SOUND BULB EXCHANGE, INC.

P.O. Box 69
Sumner, WA 98390
253-863-4477

PURSE SEINE VESSEL OWNERS ASSOCIATION

4209 21st Avenue, West, #301
Seattle, WA 98199
206-283-7733

PUYALLUP VALLEY FLOWER COOPERATIVE

P.O. Box 69
Sumner, WA 98390
253-863-4477

REARDAN GRAIN GROWERS

P.O. Box 185
Reardan, WA 99029
509-796-4141

REGAL FRUIT GROWERS COOPERATIVE, INC.

P.O. Box 528
Tonasket, WA 98855
509-486-2158

RITZVILLE WAREHOUSE COMPANY

P.O. Box 171
Ritzville, WA 99169
509-659-0130

SAINT JOHN GRAIN GROWERS, INC.

P.O. Box 6
Saint John, WA 99171
509-648-3316

SAINT JOHN GRANGE SUPPLY, INC.

Box 208
Saint John, WA 99171
509-648-3480

SEAFOOD PRODUCERS COOPERATIVE

2875 Roeder Avenue
Bellingham, WA 98225
360-733-0120

SKAGIT FARM SUPPLY, INC.

P.O. Box 266
Burlington, WA 98233
360-757-6053

SNOHOMISH COOPERATIVE

Box 640
Snohomish, WA 98290
360-568-2104

SNOKIST GROWERS

P.O. Box 1587
Yakima, WA 98907
509-453-5631

SPRAGUE GRANGE SUPPLY, INC.

P.O. Box 307
Sprague, WA 99032
509-257-2271

TREE TOP, INC.

P.O. Box 248
Selah, WA 98942
509-697-7251

TROUT-BLUE CHELAN, INC.

P.O. Box 669
Chelan, WA 98816
509-682-4541

UNIONTOWN COOPERATIVE ASSOCIATION

Box 127
Uniontown, WA 99179
509-229-3828

WALLA WALLA FARM GROWERS ASSOCIATION

706 West Rose
Walla Walla, WA 99362
509-527-0611

WASHINGTON-OREGON ASPARAGUS GROWERS ASSOCIATION

2705 St. Andrews Loop, Suite A
Pasco, WA 99301
509-544-9131

WASHINGTON/OREGON CANNING PEAR ASSOCIATION

P.O. Box 344
Yakima, WA 98907
509-452-8515

WASHINGTON RHUBARB GROWERS ASSOCIATION

P.O. Box 887
Sumner, WA 98390
800-435-9911

WASHTUCNA GRAIN GROWERS, INC.

P.O. Box 735
Washtucna, WA 99371
509-646-3223

WESTERN WASHINGTON FARM CROPS ASSOCIATION

2017 Continental Place, Suite 6
Mount Vernon, WA 98273
360-424-7327

WHATCOM FARMERS COOPERATIVE

P.O. Box 611
Lynden, WA 98264
360-354-2108

WHEAT GROWERS OF ENDICOTT, INC.

P.O. Box 415
Endicott, WA 99125
509-657-3453

WHITMAN COUNTY GROWERS

P.O. Box 151
Colfax, WA 99111
509-397-4381

YAKIMA COOPERATIVE ASSOCIATION

2202 South First Street
Yakima, WA 98903
509-457-5380

YUKON DELTA FISH MARKETING CO-OP, INC.

1715 N.W. Market Street
Seattle, WA 98107
206-783-8374

ARTS AND CRAFTS COOPERATIVES

CALIFORNIA

AEGIS GALLERY OF FINE ART

14531 Big Basin Way, Suite 2
Saratoga, CA 95070-6079
408-867-0171

THE ARTERY

207 "G" Street
Davis, CA 95616
530-758-8330

ARTISTS' COLLABORATIVE GALLERY

1007 Second Street
Old Sacramento, CA 95814
916-444-3764

ARTISTS COOPERATIVE OF MENDOCINO

P.O. Box 1943
Mendocino, CA 95460
707-937-2217

ARTS AND CRAFTS COOPERATIVE, INC.

1652 Shattuck Avenue
Berkeley, CA 94709
510-843-2527

EARTHWORKS

2547 Eighth Street, #33
Berkeley, CA 94710
510-841-8135

FERNDALE ARTS COOPERATIVE

P.O. Box 723
Ferndale, CA 95536
707-786-9634

45TH STREET ARTISTS COOPERATIVE

1420 Forty-fifth Street
Emeryville, CA 94608
510-655-2889

GALLERY SARATOGA COOPERATIVE, INC.

14531 Big Basin Way, Suite 3
Saratoga, CA 95070-6079
408-867-0458

HEARTWOOD

2547 Eighth Street, Space 27
Berkeley, CA 94710
510-845-4887

MANY HANDS OF SAN DIEGO

302 Island Avenue, Suite 101
San Diego, CA 92101
619-557-8303

MOTHERTONGUE FEMINIST THEATRE COLLECTIVE

Women's Building—3543 18th Street
San Francisco, CA 94110
510-848-5966

NEXUS GALLERY

2701 Seventh Street
Berkeley, CA 94710
510-549-0703

NORTH COAST ARTERY

362 North Main
Fort Bragg, CA 95437
707-964-8266

VALLEY ART GALLERY

218 South Main Street
Salinas, CA 93901
408-422-4162

WASHINGTON

CHIMERA

P.O. Box 115
Lopez, WA 98261
360-468-3265

NORTHWEST FINE WOODWORKING

101 South Jackson Street
Seattle, WA 98104
206-625-0542

ARTS AND CRAFTS RESOURCE AND SUPPORT ORGANIZATIONS

CALIFORNIA

CALIFORNIA ARTS COUNCIL

1300 "I" Street, Suite 930
Sacramento, CA 95814
Phone: 916-322-6555
Fax: 916-322-6575
Web site: www.cac.ca.gov

The council provides grants for artists and art organizations.

GENERAL

AMERICAN CRAFTS COUNCIL

72 Spring Street
New York, NY 10012
Phone: 212-274-0630
Fax: 212-274-0650
E-mail: council@american-craft.org

The council provides research, education, marketing assistance, and information on securing grants for craft cooperatives.

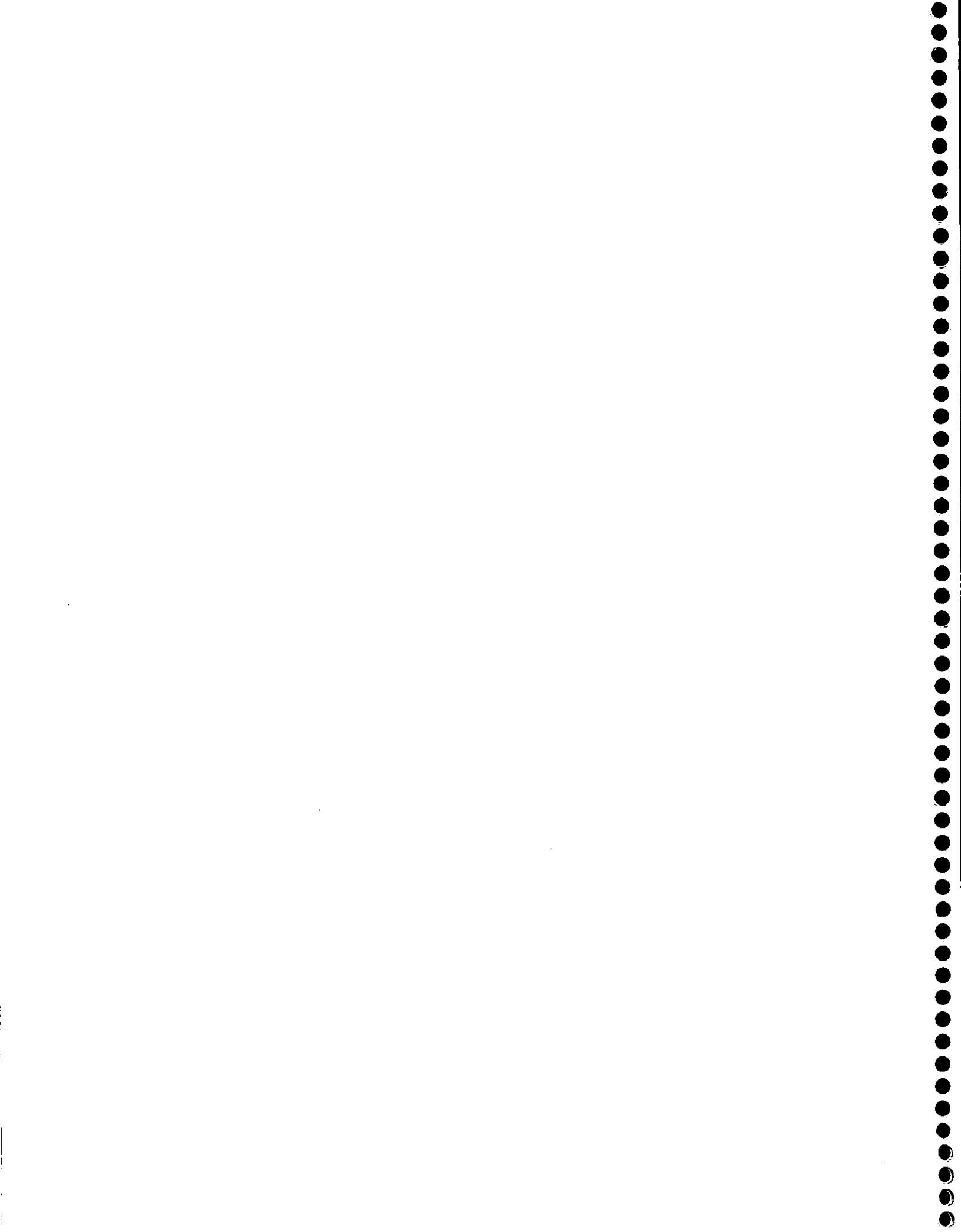
BUSINESS AND OTHER SHARED-SERVICE COOPERATIVES

Shared-services cooperatives are organizations whose members are businesses or public entities that jointly acquire goods or services in specified quantities for the best available price. Savings are captured through lower administrative costs, quantity purchasing discounts, and assured levels of business with vendors and suppliers. Business cooperative members include wholesale grocers, motels, hardware stores, drug stores, and other retail stores, such as stationers.

Independent grocery stores benefit from membership in cooperative wholesale distributorships. An office supply cooperative is owned by the businesses that reduce costs through joint purchasing. Fast-food restaurants have formed cooperatives to purchase restaurant supplies and equipment, advertising, insurance, and even financing. Your local hardware store can remain in business because of lowered advertising and purchasing costs through its cooperative.

Five west coast business and other shared-service cooperatives responded to our survey. Total membership was 3,020 businesses or other entities; the average time in business was 13 years; total revenue was over \$3 million; and the number of full-time jobs created was thirty-one.

Note: California, Oregon, and Washington are headquarters for fifteen business cooperatives. The full address and telephone number for each cooperative headquarters are listed below. In addition, many business cooperatives with headquarters in other states have west coast members; these are listed by name, city, and state.



CONSUMER NATURAL FOOD AND GROCERY COOPERATIVES

Consumer grocery and natural food cooperatives provide a retail source of groceries, and natural, organic, and other specialty foods to obtain competitive prices or to promote a buying alternative to large food chains. The cooperative is owned and controlled by the consumer members who democratically elect a board of directors that establishes policies and oversees the store manager.

Consumer food cooperatives have a long history on the west coast. However, the retail grocery industry has become increasingly dominated by large food chains, and small regional stores and independents, including cooperatives, have been hit hard. As a result, the total number of retail food cooperatives has diminished over the past decade. Eighty percent of the cooperatives responding to the survey were formed in the 1970s and only two were formed during the past decade. Most of the consumer food cooperatives today find success through niche marketing, primarily in natural, organic, and bulk foods.

The thirty-eight consumer food cooperatives responding to our survey range from a single site with eighty members to multiple outlets with membership of 126,000. Gross revenues for 1997 totaled over \$140 million. Consumer food cooperatives employ over 1,000 full-time and 546 part-time employees.

Note: In addition to retail food cooperatives, the west coast states surveyed all have another form of consumer cooperative: **buying clubs**. Buying clubs are consumer cooperatives whose members are individuals or household groups who purchase food in bulk to receive quantity discounts or to obtain foods not available locally. Buying clubs are typically all-volunteer organizations. Because the addresses of buying clubs change frequently and are difficult to track, we did not include them in the survey.

CONSUMER NATURAL FOOD AND GROCERY RESOURCE AND SUPPORT ORGANIZATIONS

ASSOCIATED COOPERATIVES, INC.

PMB 1844
216 "F" Street
Davis, CA 95616
Phone: 530-753-2667

Associated Cooperatives is the cooperative grocers' association for California.

COOPERATIVE GROCER

P.O. Box 597
Athens, OH 45701
Phone: 740-592-1912
Fax: 740-594-4504
E-mail: coopgrocer@eurekanet.com

"Cooperative Grocer" is a retail magazine for cooperators that emphasizes cooperative retail improvement and sound business practices, and advertises products and services for the natural foods industry.

TWIN PINES COOPERATIVE FOUNDATION

216 "F" Street, Suite 1844
Davis, CA 95616
Phone: 530-753-2667
Fax: 916-495-9986

Twin Pines is a nonprofit organization whose goal is to inform the public about cooperatives, educate cooperative members, strengthen cooperative organizations, develop cooperative models, and unify the cooperative movement. Twin Pines is responsible for the following programs: Co-op Resource Center, Co-op Camp Sierra, Twin Pines Cooperative Housing Institute, and Eco-op Action.

CONSUMER SERVICE AND RETAIL COOPERATIVES

Consumer service and retail cooperatives sell retail goods and services to both members and nonmembers. Members, however, enjoy discounts or patronage refunds. **Consumer retail cooperatives** own retail stores where merchandise is sold. **Consumer service cooperatives** provide services such as sailing lessons, health care, or insurance.

The largest west coast consumer retail cooperative is Recreational Equipment, Inc. REI was formed in 1938 to provide outdoor equipment and supplies in a previously underserved market. REI operates eleven stores in California, three in Oregon and six in Washington.

Because of confidentiality, an overview of the consumer service and retail industry is not included here.

CREDIT UNIONS

CALIFORNIA

AC TRANSIT EMPLOYEES FEDERAL CREDIT UNION

7700 Edgewater Drive, Suite 724
Oakland, CA 94621
510-568-6616

ACU FEDERAL CREDIT UNION

P.O. Box 5824
Redwood City, CA 94063
650-366-5522

ADOHR MILK FARMS

11752 Garden Grove Boulevard, Suite 100
Garden Grove, CA 92843
714-741-8141

AEI EMPLOYEES FEDERAL CREDIT UNION

1600 East Valencia Drive
Fullerton, CA 92831
714-871-3020

AEROSPACE FEDERAL CREDIT UNION

P.O. Box 90735
Los Angeles, CA 90009-0735
310-336-5030

AFTRA-SAG FEDERAL CREDIT UNION

6922 Hollywood Boulevard, Suite 304
Hollywood, CA 90028
213-461-5455

AIRCO FEDERAL CREDIT UNION

6265 San Fernando Road
Glendale, CA 91201
818-244-6571

ALAMEDA CREDIT UNION

2413 Webb Avenue
Alameda, CA 94501
510-523-1514

ALISOS CREDIT UNION

P.O. Box 481
Norwalk, CA 90851-0481
562-868-6789

ALLEN TEMPLE BAPTIST CHURCH FEDERAL CREDIT UNION

8650 International Boulevard
Oakland, CA 94621
510-639-7401

ALLIANCE CREDIT UNION

P.O. Box 18460
San Jose, CA 95158-8460
408-265-7322

ALLIED CREDIT UNION

P.O. Box 207011
Stockton, CA 95267
209-474-9119

ALLIED HEALTHCARE CREDIT UNION

P.O. Box 1428
Long Beach, CA 90801-1428
562-933-0370

AMALGAMATED CLOTHING & TEXTILE WORKERS FEDERAL CREDIT UNION

1165 Nineteenth Street
San Diego, CA 92102
619-702-0155

AMALGAMATED LITHOGRAPHERS CREDIT UNION

1313 West Eighth Street, Suite 203
Los Angeles, CA 90017
213-483-4705

AMERICAN BAPTIST CREDIT UNION

P.O. Box 3012
Covina, CA 91722
626-915-7551

AMERICAN ELECTRONICS ASSOCIATION CREDIT UNION

505 North Mathilda Avenue
Sunnyvale, CA 94086
408-731-4153

AMERICAN FEDERAL CREDIT UNION

P.O. Box 7278
Mission Hills, CA 91346
818-365-6947

AMERICAN FIRST FEDERAL CREDIT UNION

700 North Harbor Boulevard
La Habra, CA 90631
562-691-1112

AMERICAN NATIONAL FEDERAL CREDIT UNION

2194 Edison Avenue, Suite F
San Leandro, CA 94577
510-569-7495

AMERICAN RIVER HEALTHPRO CREDIT UNION

P.O. Box 500
Orangevale, CA 95662-0500
916-985-6700

AMPHLETT EMPLOYEES FEDERAL CREDIT UNION

703 South B Street, Room 210
San Mateo, CA 94401
650-343-2266

ANAHEIM AREA CREDIT UNION

2390 East Orangewood Avenue, Suite 106
Anaheim, CA 92806
714-978-0190

ANGELUS CAN EMPLOYEES FEDERAL CREDIT UNION

4900 Pacific Boulevard
Los Angeles, CA 90058
213-583-2171

ANTELOPE VALLEY CREDIT UNION

759 West Lancaster Boulevard
Lancaster CA 93534
805-945-5805

ANTIOCH SCHOOLS FEDERAL CREDIT UNION

P.O. Box 2566
Antioch, CA 94513
925-757-0237

ARCADIA CITY FEDERAL CREDIT UNION

45 East Huntington Drive
Arcadia, CA 91006
626-447-0626

ARCO FEDERAL CREDIT UNION

515 South Flower Street
Los Angeles CA 90071
213-486-3511

ARROW CREDIT UNION

810 Eighty-first Avenue
Oakland, CA 94621
510-613-0645

ARROWHEAD CENTRAL CREDIT UNION

P.O. Box 735
San Bernardino, CA 92402
909-881-3355

ASSOCIATES MECHANICAL FEDERAL CREDIT UNION

4410 Glacier Avenue, Suite 103
San Diego, CA 92120
619-282-6855

AT&T TECHNOLOGIES FEDERAL CREDIT UNION

P.O. Box 911459
Los Angeles, CA 90091
213-725-0119

ATASCADERO FEDERAL CREDIT UNION

P.O. Box 6018
Atascadero, CA 93423
805-466-0119

ATCHINSON VILLAGE CREDIT UNION

Collins and Curry Streets
Richmond, CA 94801
510-233-3218

ATD FEDERAL CREDIT UNION

P.O. Box 7012
San Jose, CA 95150-7012
408-365-4753

AUTO CLUB FEDERAL CREDIT UNION

P.O. Box 25333
Santa Ana, CA 92799-5333
714-850-5157

AVIBANK MANUFACTURING CREDIT UNION

210 South Victory Boulevard
Burbank, CA 91503
818-843-4330

AVON REFINERY FEDERAL CREDIT UNION

66 Avon Way
Martinez, CA 94553
925-372-0813

AZUSA CITY EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 163
Azusa, CA 91702
626-812-5212

BAKERSFIELD CITY EMPLOYEES FEDERAL CREDIT UNION

2817 Sixteenth Street
Bakersfield, CA 93301
805-861-6151

BAKERSFIELD SANTA FE FEDERAL CREDIT UNION

2101 Sixteenth Street
Bakersfield, CA 93301
805-322-2091

BARSTOW NON-OPS CREDIT UNION

P.O. Box 846
Barstow, CA 92312
760-256-2591

BAY CITIES CREDIT UNION

P.O. Box 30
Hayward, CA 94543
510-881-8866

BAY FEDERAL CREDIT UNION

3333 Clares Street
Capitola, CA 95010
408-479-6000

BAY MEDIA FEDERAL CREDIT UNION

426 Jessie Street
San Francisco, CA 94103-1888
415-986-0484

BAYTECH FEDERAL CREDIT UNION

2700 Augustine Drive, Suite 165
Santa Clara, CA 95054-2910
408-748-1923

BETHEL A.M.E. SAN FRANCISCO FEDERAL CREDIT UNION

916-970 Laguna Street
San Francisco, CA 94115-4899
415-921-5529

BEVERLY HILLS CITY EMPLOYEES FEDERAL CREDIT UNION

344 North Foothill Road
Beverly Hills, CA 90210
310-275-3802

BIG VALLEY FEDERAL CREDIT UNION

3111 Wissemann Drive
Sacramento, CA 95826
916-383-0691

BOPTI CREDIT UNION

1451 South Seaside Avenue
Terminal Island, CA 90731
310-832-0227

BOURNS EMPLOYEES FEDERAL CREDIT UNION

1200 Columbia Avenue
Riverside, CA 92507
909-781-5600

BUENA PARK CITY EMPLOYEES FEDERAL CREDIT UNION

6650 Beach Boulevard
Buena Park, CA 90621
714-521-3056

BUILDING TRADES FEDERAL CREDIT UNION

P.O. Box 1849
Orange, CA 92856
714-939-9900

BURBANK CITY EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 31
Burbank, CA 91503
818-846-1710

COLTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION

460 North La Cadena Drive
 Colton, CA 92324
 909-825-5442

COLUMBUS CLUB FEDERAL CREDIT UNION

P.O. Box 1231
 San Fernando, CA 91341
 818-365-1891

COMMERCE FEDERAL CREDIT UNION

5900 South Eastern Avenue, Suite 146
 Commerce, CA 90040
 213-724-5455

COMMONWEALTH CENTRAL CREDIT UNION

1651 North First Street
 San Jose CA 95112
 408-451-9010

COMMUNITY CREDIT UNION OF SOUTH HUMBOLDT

757 Redwood Drive
 Garberville, CA 95542
 707-923-2012

COMPTON MUNICIPAL EMPLOYEES FEDERAL CREDIT UNION

205 South Willowbrook Avenue
 Compton, CA 90220
 310-605-5502

COMUNIDADES FEDERAL CREDIT UNION

1625 West Olympic Boulevard, Suite M109
 Los Angeles, CA 90015
 213-251-2190

CONCORD DIABLO FEDERAL CREDIT UNION

1855 Second Street
 Concord, CA 94519
 925-825-0900

CONTINENTAL FEDERAL CREDIT UNION

2161 East Grant Avenue
 El Segundo, CA 90245
 310-640-1880

CONTRA COSTA FEDERAL CREDIT UNION

111 Pine Street
 Martinez, CA 94553
 925-228-7550

COOPERATIVE CENTER FEDERAL CREDIT UNION

2855 Telegraph Avenue, Suite 101
 Berkeley, CA 94705
 510-845-6428

COPLEY LOS ANGELES FEDERAL CREDIT UNION

5215 Torrance Boulevard
 Torrance, CA 90509
 310-540-7171

COSTA MESA FEDERAL CREDIT UNION

3010 Harbor Boulevard
 Costa Mesa, CA 92626
 714-825-0550

COUNCIL 3052 FEDERAL CREDIT UNION

9847 East Artesia Boulevard
 Bellflower, CA 90706
 562-867-4778

COUNTY CITY EMPLOYERS CREDIT UNION

1220 Osos Street
 San Luis Obispo, CA 93401
 805-543-5839

COUNTY SCHOOLS FEDERAL CREDIT UNION

4591 Market Street
 Ventura, CA 93003
 805-644-4657

COURTS AND RECORDS FEDERAL CREDIT UNION

P.O. Box 6015
 Pasadena, CA 91102
 626-792-5118

CRC FEDERAL CREDIT UNION

P.O. Box 129
 Norco, CA 91760-0129
 909-737-6262

CREDIT UNION FOR ORGANIZED LABOR, THE

P.O. Box 4847
 Modesto CA 95352
 209-527-8731

CSAA EMPLOYEES FEDERAL CREDIT UNION

100 Van Ness Avenue, Tenth Floor
 San Francisco, CA 94102
 415-565-2410

CSC EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 976
 El Segundo, CA 90245
 310-640-0285

CTF FEDERAL CREDIT UNION

P.O. Box 686
 Soledad, CA 93960
 408-678-2631

CUSTOMS CREDIT UNION

P.O. Box 3124
 Terminal Island, CA 90731
 310-514-6188

CWA FEDERAL CREDIT UNION

7844 Rosencrans Avenue
 Paramount, CA 90723
 562-633-0483

DAIJO FEDERAL CREDIT UNION

815 East First Street
 Los Angeles, CA 90012
 213-626-3805

DALY CITY EMPLOYEES FEDERAL CREDIT UNION

200 Northgate Avenue, Suite 2
 Daly City, CA 94015-3054
 650-994-0440

DEL MONTE SAN FRANCISCO EMPLOYEES FEDERAL CREDIT UNION

160 Spear Street, Suite 250
 San Francisco, CA 94105
 415-442-0100

DELANCEY STREET CREDIT UNION

600 Embarcadero Street
 San Francisco, CA 94107
 415-546-7144

DELTA VALLEY CREDIT UNION

440 North El Dorado Street
Stockton, CA 95202
209-465-8059

DELUXE LABORATORIES FEDERAL CREDIT UNION

1377 North Serrano Avenue
Hollywood, CA 90027
323-462-6171

DENOCOS FEDERAL CREDIT UNION

P.O. Box 489
Crescent City, CA 95531
707-464-5887

DESERT COMMUNITIES FEDERAL CREDIT UNION

P.O. Box 918
Needles, CA 92363
760-326-2942

DIABLO VALLEY FEDERAL CREDIT UNION

1425 Pine Street
Walnut Creek, CA 94596
925-935-1522

DIAMOND GARDNER FEDERAL CREDIT UNION

P.O. Box 1026
Red Bluff, CA 96080
530-527-0764

DIRECTORY FEDERAL CREDIT UNION

3131 Katella Avenue
Los Alamitos, CA 90720
562-594-5400

DOMINGUEZ WATER EMPLOYEES CREDIT UNION

P.O. Box 9351
Long Beach, CA 90810
310-834-2625, ext. 370

DOW GREAT WESTERN CREDIT UNION

P.O. Box 1398
Pittsburg, CA 94565
925-432-5341

DOWNY CITY EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 7016
Downey CA 90241
562-862-0301

DOWNY FEDERAL CREDIT UNION

P.O. Box 4639
Downey, CA 90241-1639
562-862-8141

DUPONT FEDERAL CREDIT UNION

P.O. Box 3586
Antioch, CA 94531
925-779-6340

EAST BAY POSTAL CREDIT UNION

P.O. Box 2398
Oakland, CA 94614
510-568-7150

EBTEL FEDERAL CREDIT UNION

P.O. Box 11055
Pleasanton, CA 94588
925-416-0500

ECA FEDERAL CREDIT UNION

301 "G" Street
Antioch, CA 94509
925-757-1320

EDUCATIONAL EMPLOYEES FEDERAL CREDIT UNION

2222 West Shaw
Fresno, CA 93711
209-437-7739

EDWARDS FEDERAL CREDIT UNION

10 South Muroc Drive
Edwards Air Force Base, CA 93524
805-258-4407

EL CAJON FEDERAL CREDIT UNION

266 South Magnolia Avenue, Suite 101
El Cajon, CA 92020
619-579-0941

EL CAMINO COLLEGE FEDERAL CREDIT UNION

P.O. Box 6280
Torrance, CA 90504-0280
310-323-9800

EL CAMINO HOSPITAL FEDERAL CREDIT UNION

2500 Grant Road M/S ECH 331
Mountain View, CA 94040-4378
650-940-7311

EL FUTURO CREDIT UNION

182 North Main Street
Porterville, CA 93257
209-784-7901

EL SEGUNDO CHEVRON EMPLOYEES CREDIT UNION

P.O. Box 2457
El Segundo, CA 90245-3635
310-615-5209

EL SEGUNDO UNIFIED SCHOOL DISTRICT FEDERAL CREDIT UNION

640 Main Street
El Segundo, CA 90245
310-322-2751

ELECTRIC FEDERAL CREDIT UNION

1872 Stone Avenue, Suite A
San Jose CA 95125-1310
408-286-2721

ELECTRICAL WORKERS LOCAL 180 FEDERAL CREDIT UNION

404 Nebraska Street
Vallejo, CA 94590
707-554-6012

ELECTRICAL WORKERS LOCAL 442 FEDERAL CREDIT UNION

900 Locust Street, #10
Redding, CA 96001
530-241-6163

ELECTRICIANS 595 CREDIT UNION

2194 Edison Avenue, Suite J
San Leandro, CA 94577
510-569-0607

ELIXIR INDUSTRIES EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 470
Gardena, CA 90247
310-767-3464

EMBARCADERO CREDIT UNION

P.O. Box 2355
San Francisco, CA 94126
415-765-6857

EPISCOPAL COMMUNITY FEDERAL CREDIT UNION

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Los Angeles, CA 90051
213-482-2040, ext. 254

ESCONDIDO FEDERAL CREDIT UNION

201 North Broadway
Escondido, CA 92025
760-741-4606

ESPECO FEDERAL CREDIT UNION

1015 Sumner Street
Bakersfield, CA 93305
805-327-5548

EVANGELICAL CHRISTIAN CREDIT UNION

P.O. Box 3068
Anaheim, CA 92803-3068
714-828-3228

FAA WESTERN FEDERAL CREDIT UNION

Worldway Postal Center
P.O. Box 92922
Los Angeles, CA 90009
310-306-4262

F&A FEDERAL CREDIT UNION

P.O. Box 30831
Los Angeles, CA 90030-0831
213-268-1226

FAIRVIEW EMPLOYEES CREDIT UNION

P.O. Box 1108
Costa Mesa, CA 92628-1108
714-641-5942

FAMCO FEDERAL CREDIT UNION

4635 Firestone Boulevard
South Gate, CA 90280
213-564-4406

FAMILY FEDERAL CREDIT UNION

P.O. Box 190
Wilmington, CA 90748
310-835-6132

FAMILY 1 FEDERAL CREDIT UNION

1029 East Imperial Highway
Placentia, CA 92870
714-577-8454

FARMERS INSURANCE GROUP FEDERAL CREDIT UNION

P.O. Box 36911
Los Angeles, CA 90036-0911
213-935-0100

FEDCO EMPLOYEES FEDERAL CREDIT UNION

9300 Santa Fe Springs Road
Santa Fe Springs, CA 90670
562-903-3403

FEDERAL EMPLOYEES WEST FEDERAL CREDIT UNION

P.O. Box 17307
Los Angeles, CA 90017
213-365-7505

FENC FEDERAL CREDIT UNION

1380 Hilltop Drive
Redding, CA 95003
530-222-6060

FINANCIAL BENEFITS CREDIT UNION

P.O. Box 12939
Oakland, CA 94604-2939
510-433-9200

FINANCIAL CENTER CREDIT UNION

P.O. Box 208005
Stockton, CA 95208-9005
209-948-6024

FINANCIAL 21 COMMUNITY CREDIT UNION

440 Beech Street
San Diego, CA 92101
619-874-2130

FIRST AMERICAN FEDERAL CREDIT UNION

114 East Fifth Street
Santa Ana, CA 92701
714-647-4447

FIRST CALIFORNIA FEDERAL CREDIT UNION

2525 East Shields Avenue
Fresno, CA 93726
209-226-8282

1ST CITY SAVINGS FEDERAL CREDIT UNION

P.O. Box 2007
Glendale, CA 91209
818-546-2489

FIRST ENTERTAINMENT CREDIT UNION

6735 Forest Lawn Drive
Hollywood, CA 90068
213-851-3673

FIRST FEDERAL CREDIT UNION

106 "L" Street, Suite F
Sacramento, CA 95814
916-449-6666

FIRST FINANCIAL FEDERAL CREDIT UNION

P.O. Box 90
West Covina, CA 91793
626-814-4611

FIRST IMPERIAL CREDIT UNION

P.O. Box 3247
El Centro, CA 92244
760-352-1540

FIRST NAPA FEDERAL CREDIT UNION

1721 First Street
Napa, CA 94559
707-253-7313

1ST PACIFIC FEDERAL CREDIT UNION

P.O. Box 1552
Vallejo, CA 94590
707-552-4550

1ST UNITED FEDERAL CREDIT UNION

6920 Santa Teresa Boulevard, Suite 102
San Jose, CA 95119
408-281-8100

1ST UNITED SERVICES CREDIT UNION

P.O. Box 4057
Hayward, CA 94540
510-293-1600

FISCAL FEDERAL CREDIT UNION

P.O. Box 251029
Glendale, CA 91225
818-553-8200

FLUOR CREDIT UNION

3353 Michelson Drive, #37NB
Irvine, CA 92698
714-975-5500

FONTANA CREDIT UNION

17235 Arrow Boulevard
Fontana, CA 92335
909-822-4487

FOOD PROCESSORS CREDIT UNION

P.O. Box 3026
Modesto, CA 95353
209-521-6015

FOOTHILL FEDERAL CREDIT UNION

P.O. Box 660130
Arcadia, CA 91066-0130
626-445-0950

FORT BRAGG COMMUNITY FEDERAL CREDIT UNION

P.O. Box 1304
Fort Bragg, CA 95437
707-964-4966

49ER FEDERAL CREDIT UNION

P.O. Box 1147
Placerville, CA 95667
530-621-5878

FOUNTAIN VALLEY CREDIT UNION

10221 Slater Avenue, Suite 10200
Fountain Valley, CA 92708
714-968-3080

FRANKLIN-MEDIA CREDIT UNION

P.O. Box 2169
Oakland, CA 94621
510-635-9871

FRESNO COUNTY FEDERAL CREDIT UNION

P.O. Box 8027
Fresno, CA 93747
209-252-5000

FRESNO FIRE DEPARTMENT CREDIT UNION

5300 North Fresno Street
Fresno, CA 93710
209-228-1997

FRESNO GRANGERS FEDERAL CREDIT UNION

2319 North Parkway Drive
Fresno, CA 93705
209-237-2066

FRESNO POLICE DEPARTMENT FEDERAL CREDIT UNION

1004 North Van Ness
Fresno, CA 93728
209-233-1788

FSC FEDERAL CREDIT UNION

2060 Walsh Avenue, Suite 160
Santa Clara, CA 95050-2524
408-988-5411

GAMC FEDERAL CREDIT UNION

1509 Wilson Terrace
Glendale, CA 91206
818-409-8211

GARDENA VALLEY JAPANESE CREDIT UNION

P.O. Box 2109
Gardena, CA 90247-0109
310-324-1544

GENTELCO WEST FEDERAL CREDIT UNION

3229 East Spring Street
Long Beach, CA 90806-0189
562-595-6767

GFACO FEDERAL CREDIT UNION

1100 Grundy Lane, Suite 130
San Bruno, CA 94066
650-876-1363

GLASS CONTAINERS CREDIT UNION

P.O. Box 656
Antioch, CA 94509
925-757-3200

GLENDALE AREA SCHOOLS FEDERAL CREDIT UNION

P.O. Box 556
Montrose, CA 91021
818-248-7425

GLENDALE CITY EMPLOYEES FEDERAL CREDIT UNION

613 East Broadway
Glendale, CA 91206
818-548-3976

GLENDALE POSTAL FEDERAL CREDIT UNION

P.O. Box 1985
Glendale, CA 91209
818-243-1797

GOLDEN BAY FEDERAL CREDIT UNION

P.O. Box 127
Moffett Field, CA 94035
408-734-4514

GOLDEN BEAR CREDIT UNION

P.O. Box 5446
Oildale, CA 93388-5446
805-393-7110 ext. 229

GOLDEN 1 CREDIT UNION, THE

P.O. Box 15966
Sacramento, CA 95852-1966
916-732-2985

GOLDEN VALLEY FEDERAL CREDIT UNION

409 West Center Street
Manteca, CA 95336
619-644-4244

GOLDEN WEST CITIES FEDERAL CREDIT UNION

P.O. Box 2309
Garden Grove, CA 92842
714-638-2251

GOOD NEWS FEDERAL CREDIT UNION

P.O. Box 5088
Walnut Creek, CA 94596
925-943-8090

GOODYEAR FEDERAL CREDIT UNION

8530 East Florence Avenue
Downey, CA 90242
582-869-5514

GOVERNMENT AGENCIES FEDERAL CREDIT UNION

P.O. Box 4210
El Centro, CA 92244
760-337-4200

GRAND TERRACE CREDIT UNION

22545 Barton Road, Suite 112
Grand Terrace, CA 92313
909-370-2888

GRANGERS CREDIT UNION

741 "B" Islay Street
San Luis Obispo, CA 93401
805-544-0424

GREAT AMERICAN CREDIT UNION

P.O. Box 81625
San Diego, CA 92138-1625
619-224-3521

GROSSMONT SCHOOLS FEDERAL CREDIT UNION

1069 Graves Avenue, Suite 102
El Cajon, CA 92021-4573
619-588-1515

GUADALUPE

P.O. Box 217
Mountain View, CA 94042
650-967-2657

GUIDANCE CREDIT UNION

7225 South Crenshaw Boulevard
Los Angeles, CA 90043
323-778-0773

HAMILTON CREDIT UNION

11 Digital Drive, Suite D
Novato, CA 94949
415-883-5955

H&H FEDERAL CREDIT UNION

1020 West Olive Avenue
Burbank, CA 91506
818-238-2950

HANIN FEDERAL CREDIT UNION

3700 Wilshire Boulevard, Suite 130
Los Angeles, CA 90010
213-368-9000

HARBOR AREA POSTAL EMPLOYEES FEDERAL CREDIT UNION

25433 Narbonne Avenue
Lomita, CA 90717
310-539-9870

HARBOR CREDIT UNION

P.O. Box 5159
Torrance, CA 90510
310-816-0459

HARBOR JAPANESE CREDIT UNION

P.O. Box 9078
Long Beach, CA 90810
562-432-4555

HEALTH ASSOCIATES FEDERAL CREDIT UNION

P.O. Box 1449
Orange, CA 92586
714-972-2992

HEALTH CARE PROFESSIONALS FEDERAL CREDIT UNION

P.O. Box 2370
Napa, CA 94558
707-255-7312

HEALTHCARE FEDERAL CREDIT UNION

P.O. Box 2507
Santa Rosa, CA 95405
707-527-6216

HFRG FEDERAL CREDIT UNION

1933 South Broadway, Suite 142-A
Los Angeles, CA 90007
213-747-1463

HIGH DESERT FEDERAL CREDIT UNION

P.O. Box 1669
Apple Valley, CA 92037-0032
760-242-5646

HIGH SIERRA CREDIT UNION

314 West Line Street, Suite E
Bishop, CA 93514
760-873-6190

HONDA FEDERAL CREDIT UNION

1919 Torrance Boulevard
Torrance, CA 90501
310-783-2090

HORIZON CREDIT UNION

3434 West Shaw Avenue
Fresno, CA 93711
209-275-3944

HOOR #1 FEDERAL CREDIT UNION

2194 Edison Avenue, Suite H
San Leandro, CA 94577
510-633-3033

HP EMPLOYEES CREDIT UNION

P.O. Box 10302
Palo Alto, CA 94303-0720
650-857-4111

HUGHES AIRCRAFT EMPLOYEES FEDERAL CREDIT UNION

1440 Rosencran Avenue, Fifth Floor
Manhattan Beach, CA 90266
310-643-5400

HUNTINGTON BEACH CITY EMPLOYEES CREDIT UNION

P.O. Box 910
Huntington Beach, CA 92648
714-536-6517

ICE FEDERAL CREDIT UNION

One Manchester Boulevard
Inglewood, CA 90301
310-412-5493

ILWU CREDIT UNION

P.O. Box 445
Wilmington, CA 90744
310-834-6411

ILWU — FSC FEDERAL CREDIT UNION

237 Fallon Street
Oakland, CA 94607
510-451-1600

INLAND COUNTIES POSTAL CREDIT UNION

P.O. Box 9000
Redlands, CA 92375-2200
909-307-1787

INLAND FEDERAL CREDIT UNION

1281 Broadway
El Cajon, CA 92021
619-588-9155

INLAND VALLEY FEDERAL CREDIT UNION

P.O. Box 547
Fontana, CA 92334
909-350-5500

INTERGUILD FEDERAL CREDIT UNION

1015 North Hollywood Way, Suite 100
Burbank, CA 91505
818-840-9220

INTERNATIONAL RECTIFIER FEDERAL CREDIT UNION

233 Kansas Street
El Segundo, CA 90245
310-726-8604

INTERSTATE FEDERAL CREDIT UNION

1475 South State College Boulevard, Suite 100
Anaheim, CA 92806
714-758-4129

INWOOD CREDIT UNION

P.O. Box 6039
Oakland, CA 94603-0039
510-632-4847

ISLA VISTA COMMUNITY FEDERAL CREDIT UNION

970 Embarcadero Del Mar, Suite B
Isla Vista, CA 93117
805-968-1418

ITTGC / AEROSPACE CONTROLS CREDIT UNION

28150 Industry Drive
Valencia, CA 91355
805-295-4031

JINS FEDERAL CREDIT UNION

P.O. Box 30080
Laguna Niguel, CA 92607
714-360-3203

JAPAN AIR LINES FEDERAL CREDIT UNION

1801 Murchisom, Suite 202
Burlingame, CA 94010
650-877-3292

JONES UNITED METHODIST CHURCH CREDIT UNION

1749 Fillmore Street
San Francisco, CA 94115
415-922-8320

KAIPERM DIABLO FEDERAL CREDIT UNION

1425 South Main Street
Walnut Creek, CA 94596
925-295-5626

KAIPERM FEDERAL CREDIT UNION

P.O. Box 12683
Oakland, CA 94604
510-628-6000

KAIPERM NORTH BAY FEDERAL CREDIT UNION

931 Sereno Drive
Vallejo, CA 94589
707-651-1400

KAIPERM SACRAMENTO FEDERAL CREDIT UNION

3441 Arden Way
Sacramento CA 95825
916-483-8766

KAISER LAKESIDE FEDERAL CREDIT UNION

300 Lakeside Drive, Suite 200
Oakland, CA 94612
510-271-8000

KAISER PERMANENTE FEDERAL CREDIT UNION

P.O. Box 7213
Pasadena, CA 91109-7313
626-796-0738

KC No. 3601

P.O. Box 10081
Canoga Park, CA 91309
818-346-2901

KEARNY MESA FINANCIAL CREDIT UNION

4285 Ruffin Road
San Diego, CA 92123
619-292-4851

KELLOGG SAN LEANDRO FEDERAL CREDIT UNION

2450 Washington Avenue, Suite 105
San Leandro, CA 94577
510-352-8900

KERN CENTRAL CREDIT UNION

324 Oak Street, Suite P
Bakersfield, CA 93304
805-395-3032

KERN FEDERAL CREDIT UNION

P.O. Box 1667
Bakersfield, CA 93302
805-327-9461

KERN SCHOOLS FEDERAL CREDIT UNION

P.O. Box 9506
Bakersfield, CA 93389-8508
805-833-7900

KETEMA FEDERAL CREDIT UNION

790 Greenfield Drive
El Cajon, CA 92022
619-588-3414

KINGS FEDERAL CREDIT UNION

1415 West Lacey Boulevard
Hanford, CA 93230
209-582-4438

KINGS SCHOOL SYSTEMS FEDERAL CREDIT UNION

240 North Irwin
Hanford, CA 93230
209-584-0922

KNUDSEN CREDIT UNION

231 East Twenty-third Street, Building 41
Los Angeles, CA 90011
213-748-4300

KO-AM FEDERAL CREDIT UNION

3232 Sixty-second Avenue
Oakland, CA 94605
510-635-3232

LA ELECTRICAL WORKERS CREDIT UNION

P.O. Box 7030
Pasadena, CA 91109-7030
626-440-9284

LA HEALTHCARE CREDIT UNION

1225 Wilshire Boulevard
Los Angeles, CA 90017
213-977-2382

LA LOMA EMPLOYEES FEDERAL CREDIT UNION

11131 Anderson Street
Loma Linda, CA 92354
909-796-0206

LA MISSION FEDERAL CREDIT UNION

P.O. Box 630
San Fernando, CA 91341
818-365-1717

LA SOUTHWEST JAPANESE CREDIT UNION

P.O. Box 18828, Dock Weiler
Los Angeles, CA 90018
213-731-9358

LA TEXACO CREDIT UNION

10 Universal City Plaza, #1420
Universal City, CA 91608
818-505-2342

LABAI FEDERAL CREDIT UNION

P.O. Box 58666
Los Angeles, CA 90058
310-605-2686

LAIRE FEDERAL CREDIT UNION

10737 Laurel Street, Suite 200
Rancho Cucamonga, CA 91730
909-941-6668

LAS FLORES FEDERAL CREDIT UNION

1220 Osos Street
San Luis Obispo, CA 93401
805-543-5839

LASSEN COUNTY FEDERAL CREDIT UNION

P.O. Box 1060
Susanville, CA 96130
530-257-7736

LAUREL GROVE CREDIT UNION

P.O. Box 20158
Castro Valley, CA 94546
510-889-6886

LBVAMC FEDERAL CREDIT UNION

5901 East Seventh Street
Long Beach, CA 90822
562-498-1250

LEVI STRAUSS EMPLOYEES CREDIT UNION

1155 Battery Street, IH1-1
San Francisco, CA 94111
415-501-7208

LIBBEY ASSOCIATES FEDERAL CREDIT UNION

P.O. Box 900
Walnut, CA 91788
909-468-0226

LICOMITO FEDERAL CREDIT UNION

21235 Hawthorn Boulevard, Suite 203
Torrance, CA 90503
310-316-6899

LIMONEIRA FEDERAL CREDIT UNION

1141 Cummings Road
Santa Paula, CA 93060
805-525-9989

LMCC EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 1541
La Mesa, CA 91944
619-462-7030

LOCAL 302 IBEW CREDIT UNION

2643 Appian Way, Suite D
Pinole, CA 94564-2247
510-758-6311

LOCAL 307 FEDERAL CREDIT UNION

4850 East Gage Avenue
Bell, CA 90201
213-773-7832

LOCAL 1710 FEDERAL CREDIT UNION

P.O. Box 2669, Fort MacArthur
San Pedro, CA 90731
310-514-2251

LOCKHEED FEDERAL CREDIT UNION

P.O. Box 6759
Burbank, CA 91510
818-565-2320

LODI EMPLOYEES CREDIT UNION

314 West Lockeford Street
Lodi, CA 95240
209-333-1739

LONG BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

2801 Temple Avenue
Long Beach, CA 90806
562-595-4725

LONG BEACH COASTLINE FEDERAL CREDIT UNION

P.O. Box 93100
Long Beach, CA 90809-3100
562-493-3131

LONG BEACH FIREMEN'S CREDIT UNION

2245 Argonne Avenue
Long Beach, CA 90815
562-597-0351

LONG BEACH SCHOOLS FEDERAL CREDIT UNION

P.O. Box 4860
Long Beach, CA 90804-0860
714-893-5111

LOS ANGELES FEDERAL CREDIT UNION

P.O. Box 53032
Los Angeles, CA 90053-0032
818-242-8640

LOS ANGELES POLICE FEDERAL CREDIT UNION

P.O. Box 10188
Van Nuys, CA 91406
800-872-2843

LOS ANGELES REFINERY FEDERAL CREDIT UNION

P.O. Box 1236
Wilmington, CA 90748
310-834-8526

LOS ANGELES SCHOOLS FEDERAL CREDIT UNION

2200 West Artesia Boulevard
Rancho Dominguez, CA 90220
310-632-0100

LOS ANGELES TIMES FEDERAL CREDIT UNION

316 West Second Street, Suite 800
Los Angeles, CA 90012
213-237-5736

LOS ROBLES FEDERAL CREDIT UNION

2220 Lynn Road, Suite 103
Thousand Oaks, CA 91360
805-379-5519

LUTHERAN CREDIT UNION OF AMERICA

403 West Imperial Highway, Suite G
Brea, CA 92821
714-257-4900

MARCH FEDERAL CREDIT UNION

P.O. Box 9500
Moreno Valley, CA 92552-9500
909-656-4411

MARIN COUNTY FEDERAL CREDIT UNION

P.O. Box 4218
San Rafael, CA 94913-4218
415-499-6295

MARIN GENERAL HOSPITAL EMPLOYEES CREDIT UNION

P.O. Box 8010
San Rafael, CA 94912
415-925-7477

MARINE AIR FEDERAL CREDIT UNION

P.O. Box 96002, MCAS El Toro
Santa Ana, CA 92709
714-559-4393

MARINE CORPS WEST FEDERAL CREDIT UNION

Marine Corps Exchange Complex
Camp Pendleton, CA 92055
760-430-7511

MARQUARDT SAN FERNANDO VALLEY FEDERAL CREDIT UNION

16557 Saticoy Street
Van Nuys, CA 91406
818-787-7283

MARYKNOLL OF LOS ANGELES FEDERAL CREDIT UNION

222 South Hewitt Street
Los Angeles, CA 90012
213-245-2884

MASTER PRINTER SECTION CREDIT UNION

5800 South Eastern Avenue, Suite 400
Los Angeles, CA 90040
323-728-1866

MATADORS FEDERAL CREDIT UNION

P.O. Box 1052
Northridge, CA 91328
818-993-6328

MATHER FEDERAL CREDIT UNION

P.O. Box 790
Rancho Cordova, CA 95741-0790
916-364-1700

MATSON EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 7452
San Francisco, CA 94120
415-957-4658

MATTEL FEDERAL CREDIT UNION

333 Continental Boulevard
El Segundo, CA 90245
310-252-4545

McCLATCHY EMPLOYEES CREDIT UNION

P.O. Box 15779
Sacramento, CA 95852
916-321-1780

McCOLL'S CREDIT UNION

P.O. Box 994090
Redding, CA 96099
530-241-4713

McDONNELL DOUGLAS WEST FEDERAL CREDIT UNION

P.O. Box 1220
Huntington Beach, CA 92647
714-375-8000

McKESSON CREDIT UNION

One Post Street, Suite 300
San Francisco, CA 94104
415-983-8920

MEDICAL CENTERS FEDERAL CREDIT UNION

P.O. Box 31280
Los Angeles, CA 90031
213-343-9600

MEDI-SERV CREDIT UNION

2299 Post Street, Suite 103
San Francisco, CA 94115
415-346-2128

MEDTRONIC EMPLOYEES FEDERAL CREDIT UNION

4833 East La Palma Avenue
Anaheim, CA 92807
714-779-3700

MEMBERS' OWN FEDERAL CREDIT UNION, THE

14250 Seventh Street
Victorville, CA 92392
760-245-0401

MEMORIAL HOSPITAL OF GARDENA FEDERAL CREDIT UNION

1045 West Redondo Beach Boulevard
Gardena, CA 90247
310-532-0555

MENDO LAKE CREDIT UNION

P.O. Box 1410
Ukiah, CA 95482
707-468-0161

MENLO SERVICE FEDERAL CREDIT UNION

345 Middlefield Road
Menlo Park, CA 94025
650-323-2493

MERCED MUNICIPAL EMPLOYEES CREDIT UNION

650 West Nineteenth Street
Merced, CA 95340
209-385-6872

MERCED SCHOOL EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 1349
Merced, CA 95341
209-383-5550

MERCO CREDIT UNION

1911 "M" Street
Merced, CA 95340
209-723-4285

MERRIAM FEDERAL CREDIT UNION

9710 Cozycroft Avenue
Chatsworth, CA 91311-4419
818-998-1744

MERVYN'S EMPLOYEES FEDERAL CREDIT UNION

22455 Maple Court, Suite 146
Hayward, CA 94541
510-583-2241

METRO TRANSPORTATION EMPLOYEES FEDERAL CREDIT UNION

One Gateway Plaza
Los Angeles, CA 90012
213-922-6183

METROPOLITAN CREDIT UNION

1333 Willow Pass Road, Suite 206
Concord, CA 94520
925-682-6650

METROPOLITAN WATER DISTRICT CREDIT UNION

2 California Plaza, Eighteenth Floor
350 South Grand Avenue
Los Angeles, CA 90071
213-217-6612

MIRAMAR FEDERAL CREDIT UNION

P.O. Box 45309
San Diego, CA 92145
619-695-9494

MISSION AREA FEDERAL CREDIT UNION

2940 Sixteenth Street, Suite 305
San Francisco, CA 94103
415-431-2268

MISSION CITY FEDERAL CREDIT UNION

P.O. Box 466
Santa Clara, CA 95052
408-244-5818

MISSION FEDERAL CREDIT UNION

5785 Oberlin Drive, Suite 109
San Diego, CA 92121
619-552-6860

M-N EMPLOYEES CREDIT UNION

750 Ridder Park Drive
San Jose, CA 95190
408-920-5557

MOBIL WEST FEDERAL CREDIT UNION

P.O. Box 7640
Torrance CA 90504-9040
310-618-1732

MOCSE FEDERAL CREDIT UNION

3600 Coffee Road
Modesto, CA 95355
209-572-3600

MODESTO MUNICIPAL EMPLOYEES FEDERAL CREDIT UNION

430 Twelfth Street
Modesto, CA 95354
209-521-2020

MOJAVE PLANT EMPLOYEES FEDERAL CREDIT UNION

9350 Oak Creek Road
Mojave, CA 93501
805-824-2401 ext.315

MOJAVE VALLEY GRANGE FEDERAL CREDIT UNION

15490 Eighth Street
Victorville, CA 92392
760-245-2641

MOKELUMNE FEDERAL CREDIT UNION

P.O. Box 1717
Lodi, CA 95241
209-334-3200

MONROVIA CITY EMPLOYEES FEDERAL CREDIT UNION

415 South Ivy
Monrovia, CA 91016
626-359-3231

MONTEBELLO SCHOOLS FEDERAL CREDIT UNION

P.O. Box 849
Montebello, CA 90640
213-722-3400

MONTEREY COLUMBIAN FEDERAL CREDIT UNION

P.O. Box 429
Monterey, CA 93942
408-649-5200

MONTEREY COUNTY EMPLOYEES CREDIT UNION

P.O. Box 74
Salinas, CA 93902
408-755-5810

MONTEREY FEDERAL CREDIT UNION

P.O. Box 3288
Monterey, CA 93942
408-647-1000

MONTEREY-SAN BENITO GRANGE CREDIT UNION

P.O. Box 8109
Salinas, CA 93912-8109
408-663-6850

MOORE WEST FEDERAL CREDIT UNION

2450 Washington Avenue, Suite 180
San Leandro, CA 94577
510-352-9090

MOTION PICTURE FEDERAL CREDIT UNION

1427 North La Brea Avenue
Hollywood, CA 90028
323-851-0220

Mt. SLOVER FEDERAL CREDIT UNION

P.O. Box 947
Colton, CA 92324
909-825-4441

MUNICIPAL EMPLOYEES CREDIT UNION OF SAN JOSE

140 Asbury Street
San Jose CA 95110-2105
408-294-8800

MUSICIANS CREDIT UNION

P.O. Box 38610
Hollywood, CA 90038
213-462-6447

MUTUAL DIVERSIFIED EMPLOYEES FEDERAL CREDIT UNION

2030 Fourth Street, Building D, Suite 108
Santa Ana, CA 92705
714-953-0046

NAPA SCHOOLS FEDERAL CREDIT UNION

2225 Brown Street
Napa, CA 94558
707-253-3470

NATIONAL CITY FEDERAL CREDIT UNION

835 East Eighth Street
National City, CA 91950-2442
619-474-4164

NATIONAL HEALTHCARE FEDERAL CREDIT UNION

P.O. Box 1240
Los Alamitos, CA 90720
562-799-1800

NATIONAL SEMICONDUCTOR FEDERAL CREDIT UNION

P.O. Box 61867
Sunnyvale, CA 94088
408-721-6073

NAZARENE CREDIT UNION

1770 East Lambert Road
Brea, CA 92822
714-671-6963

NBC EMPLOYEES FEDERAL CREDIT UNION

3000 West Alameda Avenue, #C-176
Burbank, CA 91523
818-840-4008

NEW AMERICAN RIVER HEALTH PRO CREDIT UNION

P.O. Box 500
Orangevale, CA 95662
916-348-6767

NEW WORLD FEDERAL CREDIT UNION

P.O. Box 1787
Lafayette, CA 94549
925-283-1504

NEWPORT BEACH CITY EMPLOYEES FEDERAL CREDIT UNION

425 Old Newport Boulevard, Suite A
Newport Beach, CA 92663
949-642-4507

NEWPORT MESA FEDERAL CREDIT UNION

P.O. Box 8649
Newport Beach, CA 92660
714-955-3100

NISSAN FEDERAL CREDIT UNION

P.O. Box 191
Gardena, CA 90248-0191
310-771-3287

NORTH COUNTY FEDERAL CREDIT UNION

17045 Via Del Campo
San Diego, CA 92127
619-487-1880

NORTH HOLLYWOOD POSTAL FEDERAL CREDIT UNION

P.O. Box 41
North Hollywood, CA 91603
818-769-4200

NORTH ISLAND FEDERAL CREDIT UNION

P.O. Box 85833
San Diego, CA 92186-5833
619-656-6525

NORTH ORANGE COUNTY CREDIT UNION

P.O. Box 4179
Fullerton, CA 92834
714-871-8400

NORTH STATE PUBLIC EMPLOYEES CREDIT UNION

P.O. Box 492395
Redding, CA 96049
530-244-9199

NORTHEAST COMMUNITY FEDERAL CREDIT UNION

19 Walter U. Lum Place
San Francisco, CA 94108
415-434-0738

NORTHERN CALIFORNIA LATVIAN CREDIT UNION

84 Highland Avenue
Los Gatos, CA 95030-7114
408-354-7706

NORTHERN REDWOOD FEDERAL CREDIT UNION

P.O. Box 443
Arcata, CA 95518
707-822-5902

NORTHROP GRUMMAN FEDERAL CREDIT UNION

P.O. Box 5011
Hawthorne, CA 90251
310-332-1000

NORTON CREDIT UNION, THE

P.O. Box 10847
San Bernardino, CA 92423-0847
909-382-7900

#1 1ST CHOICE FEDERAL CREDIT UNION

P.O. Box 20206
Castro Valley, CA 94546
510-538-3786

NWC COMMUNITY FEDERAL CREDIT UNION

P.O. Box 1209
Ridgecrest, CA 93556
760-371-7032

OAKLAND MUNICIPAL CREDIT UNION

505 Fourteenth Street, Suite 810
Oakland, CA 94612
510-238-3031

OCHA CREDIT UNION

200 South Manchester Avenue, Suite 110
Orange, CA 92868
714-456-0525

OLIVE VIEW EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 923071
Sylmar, CA 91392
818-367-1057

ONIZED LOS ANGELES FEDERAL CREDIT UNION

2901 Fruitland Avenue
Vernon, CA 90058
213-586-4244

ONIZED OAKLAND FEDERAL CREDIT UNION

P.O. Box 1019
Oakland, CA 94604
510-436-2126

ONTARIO MONTCLAIR SCHOOL EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 1697
Ontario, CA 91762
909-983-1959

ONTARIO PUBLIC EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 830
Ontario, CA 91762
909-984-8781

OPERATING ENGINEERS LOCAL UNION #3 FEDERAL CREDIT UNION

6400 Village Parkway
Dublin, CA 94568
925-829-4400

ORANGE COUNTY FEDERAL CREDIT UNION

P.O. Box 11777
Santa Ana, CA 92711-1777
714-755-5900

ORANGE COUNTY GARDENERS CREDIT UNION

P.O. Box 2275
Anaheim, CA 92814
714-991-6531

ORANGE COUNTY TEACHERS FEDERAL CREDIT UNION

P.O. Box 11547
Santa Ana, CA 92711
714-258-4000

ORCUTT FEDERAL CREDIT UNION

220 East Clark, Suite B
Orcutt, CA 93455
805-937-6161

ORO GRANDE FEDERAL CREDIT UNION

P.O. Box 158
Oro Grande, CA 92368
760-245-8410

OROWEAT EMPLOYEES

1433 West Beverly Boulevard
Montebello, CA 90640
213-724-3434

OROWEAT EMPLOYEES CREDIT UNION

363 El Camino Real, Suite 210
South San Francisco, CA 94080
650-588-6944

OWL FEDERAL CREDIT UNION

237 West Bonita Avenue, Suite A
San Dimas, CA 91773
909-305-4968

PACIFIC BAY FEDERAL CREDIT UNION

P.O. Box 23783
Oakland, CA 94623
510-567-1590

PACIFIC COMMUNITY CREDIT UNION

P.O. Box 34003
Fullerton, CA 92834-9403
714-526-2328

PACIFIC ELECTRICORD EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 10
Gardena, CA 90247
310-532-6600 ext. 4501

PACIFIC FEDERAL CREDIT UNION

3530 Ponomo Boulevard
Ponoma, CA 91769-0100
909-594-1866

PACIFIC GROWERS FEDERAL CREDIT UNION

2194 Edison Avenue, Suite I
San Leandro, CA 94577
510-382-0204

PACIFIC IBM EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 530953
San Jose, CA 95153
408-972-5222

PACIFIC SERVICE EMPLOYEES ASSOCIATION

1390 Willow Pass Road, Suite 480
Concord, CA 94524-4102
925-246-6200

PACIFIC TRANSPORTATION FEDERAL CREDIT UNION

3280 East Foothill Boulevard, Suite 220
Pasadena, CA 91107
626-578-1248

PACIFIC TRUST FEDERAL CREDIT UNION

P.O. Box 5227
Chula Vista, CA 91912
619-691-1519

PACIFIC WEST FEDERAL CREDIT UNION

922 Laguna Street
Santa Barbara, CA 93101
805-965-5408

PACIFICA-COASTSIDE CREDIT UNION

P.O. Box 908
Pacifica, CA 94044
650-355-6110

PALM SPRINGS CITY EMPLOYEES FEDERAL CREDIT UNION

425 North Civic Drive
Palm Springs, CA 92262
760-327-7474

PALO ALTO CITY EMPLOYEES FEDERAL CREDIT UNION

616 Ramona Street, Suite 3
Palo Alto, CA 94301-2531
650-329-8900

PALOS VERDES SCHOOLS FEDERAL CREDIT UNION

38 Crest Road West
Rolling Hills, CA 90274
310-265-1366

PARADISE VALLEY FEDERAL CREDIT UNION

2805 East Seventh Street
National City, CA 91950
619-475-4313

PARAMOUNT STUDIO EMPLOYEES FEDERAL CREDIT UNION

5555 Melrose Avenue-West, #124
Hollywood, CA 90038
323-956-5355

PARISHIONERS FEDERAL CREDIT UNION

P.O. Box 3787
Torrance, CA 90510
310-320-4588

PARSONS FEDERAL CREDIT UNION

P.O. Box 90667
Pasadena, CA 91109-0667
626-440-7000

PARTNERS FEDERAL CREDIT UNION

2190 Towne Centre Place, First Floor
Anaheim, CA 92806
714-712-7328

PASADENA FEDERAL CREDIT UNION

P.O. Box 7132
Pasadena, CA 91109-7132
626-799-0882

PASADENA SCHOOLS FEDERAL CREDIT UNION

482 North Rosemead Boulevard
Pasadena, CA 91107
626-351-9651

PATELCO

158 Second Street
San Francisco, CA 94105-3993
415-442-7187

PEERLESS PUMP EMPLOYEES FEDERAL CREDIT UNION

13203 East Imperial Highway
Whittier, CA 90605
562-944-4811

PENINSULA HERALD

8 Upper Ragsdale Drive, Suite B
Monterey, CA 93940
408-646-4411

PENINSULA POSTAL CREDIT UNION LTD.

1040 Leigh Avenue
San Jose, CA 95126-4152
408-275-8595

PEOPLES INDEPENDENT CHURCH FEDERAL CREDIT UNION

5856 West Boulevard
Los Angeles, CA 90043
213-298-7000

PEPSI COLA

5030 Katella Avenue, Suite 230
Los Alamitos, CA 90720-2819
310-327-4222

PITTSBURG EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 1518, 340 Marina Boulevard
Pittsburg, CA 94645
925-439-4860

PLACER CREDIT UNION

P.O. Box 5410
Auburn, CA 95604
530-885-2493

PLACER NEVADA GRANGE CREDIT UNION

13148 Lincoln Way
Auburn, CA 95603
530-885-7443

POINT LOMA FEDERAL CREDIT UNION

9420 Farnham Street
San Diego, CA 92123
619-495-3400

POINT MUGU FEDERAL CREDIT UNION

P.O. Box 5507
Oxnard, CA 93031
805-339-3250

POLAM FEDERAL CREDIT UNION

589 North Larchmont Boulevard
Los Angeles, CA 90004
213-463-5137

POLAM FEDERAL CREDIT UNION

770 Marshall Street, Suite 101
Redwood City, CA 94063
650-367-8940

POMONA POSTAL FEDERAL CREDIT UNION

P.O. Box 2043
Pomona, CA 91769
909-629-3415

POPA FEDERAL CREDIT UNION

1100 Corporate Center Drive, Suite 203
Monterey Park, CA 91754
213-269-5087

POSTAL AND FEDERAL EMPLOYEES CREDIT UNION

23021 Lake Center Drive
Lake Forest, CA 92630
714-588-9400

POSTAL CREDIT UNION OF LOS ANGELES

1631 Huntington Drive
 South Pasadena, CA 91030
 626-441-1999

POSTAL CREDIT UNION OF NORTHERN CALIFORNIA

3636 Castro Valley Boulevard, #7
 Castro Valley, CA 94546
 510-582-3330

PO-TEL FEDERAL CREDIT UNION

401 East Second Street
 Pomona, CA 91766
 909-865-2655

PREMIER AMERICA

19867 Prairie Street
 Chatsworth, CA 91311
 818-772-4000

PRESS-TELEGRAM FEDERAL CREDIT UNION

604 Pine Avenue
 Long Beach, CA 90844
 562-499-1477

PRINTING AND PUBLISHING EMPLOYEES CREDIT UNION

P.O. Box 1505
 Riverside CA 92502
 909-781-0981

PRINTING OFFICE EMPLOYEES CREDIT UNION

P.O. Box 4457
 Covina, CA 91723
 626-858-8466

PROSPECTORS FEDERAL CREDIT UNION

17595 Almahurst Street, Suite 100
 City of Industry, CA 91748
 626-912-6666

PROVIDENCE FIRST FEDERAL CREDIT UNION

4000 West Magnolia Boulevard
 Burbank CA 91505
 818-556-2650

PROVIDENT CENTRAL FEDERAL CREDIT UNION

303 Twin Dolphin Drive
 Redwood City, CA 94065-1409
 650-508-0300

PUBLIC WORKS CREDIT UNION

P.O. Box 1460
 Alhambra, CA 91802-1460
 626-458-5175

PVHMC FEDERAL CREDIT UNION

188 East Artesia, Suite 102
 Pomona, CA 91767
 909-594-1866

QANTAS FEDERAL CREDIT UNION

P.O. Box 967
 San Bruno, CA 94066
 650-877-0545

RAFE FEDERAL CREDIT UNION

6876 Magnolia Avenue
 Riverside, CA 92506
 909-682-1555

RALPH'S FEDERAL CREDIT UNION

4801 San Fernando Road West
 Los Angeles, CA 90039-1177
 818-552-5308

RANCHO FEDERAL CREDIT UNION

P.O. Box 3728
 Downey, CA 90242
 562-803-6401

RARIN FEDERAL CREDIT UNION

Building 218, Rough & Ready Island
 Stockton, CA 95203
 209-944-0423

RAYCHEM EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 3449
 Redwood City, CA 94064-3449
 650-361-7721

RAYSAN FEDERAL CREDIT UNION

5784 Callereal
 Goleta, CA 93117
 805-683-3731

RCSSE FEDERAL CREDIT UNION

P.O. Box 5413
 Redwood City, CA 94063
 650-366-7777

REDLANDS CITY EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 366
 Redlands, CA 92373
 909-798-7626

REDWOOD CREDIT UNION

P.O. Box 6104
 Santa Rosa, CA 95406
 707-545-4000

RICHMOND STANDARD EMPLOYEES CREDIT UNION

P.O. Box 1272
 Richmond, CA 94802
 510-242-4370

RIVERSIDE CAMPUS FEDERAL CREDIT UNION

P.O. Box 55317
 Riverside, CA 92107
 909-680-1998

RIVERSIDE COUNTIES CREDIT UNION

6403 Riverside Avenue
 Riverside CA 92506
 888-883-7228

RIVERSIDE EMPLOYEES CREDIT UNION

8543 Indiana Avenue
 Riverside, CA 92504-4046
 909-343-3280

ROBERT F. KENNEDY MEDICAL CENTER FEDERAL CREDIT UNION

4500 West 116th Street
 Hawthorne, CA 90250
 310-978-6543

ROCKWELL FEDERAL CREDIT UNION

P.O. Box 7005
 Downey, CA 90241
 562-923-0311

ROLLING F CREDIT UNION

2101 Geer Road, Suite 401
Turlock, CA 95382
209-634-2911

ROSS LOOS CREDIT UNION

505 North Brand Boulevard, Suite 400
Glendale, CA 91203
818-500-6952

SACRAMENTO COUNTY GRANGE CREDIT UNION

P.O. Box 161328
Sacramento, CA 95816-1328
916-451-7241

SACRAMENTO CREDIT UNION

P.O. Box 2351
Sacramento, CA 95812
916-444-6070

SACRAMENTO DISTRICT FEDERAL CREDIT UNION

P.O. Box 160341
Sacramento, CA 95816
916-652-6075

SAFE CREDIT UNION

P.O. Box 1057
North Highlands, CA 95660
916-979-7233

SAFE 1 CREDIT UNION

P.O. Box 2203
Bakersfield, CA 93303
805-327-3818

SAFEAMERICA FEDERAL CREDIT UNION

1675 Sabre Street
Hayward CA 94540
510-887-4111

SAFeway LOS ANGELES EMPLOYEES CREDIT UNION

12366 Firestone Boulevard
Norwalk, CA 90650
562-863-2437

SAGRADO CORAZON FEDERAL CREDIT UNION

1796 Bird Avenue
San Jose, CA 95125
408-264-0861

St. AGNES HOSPITAL CREDIT UNION

1303 East Herndon Avenue
Fresno, CA 93720
209-449-3115

St. CHRISTOPHERS FEDERAL CREDIT UNION

P.O. Box 210
West Covina, CA 91793
626-337-4441

St. JOHNS METHODIST FEDERAL CREDIT UNION

1703 Santa Ana Boulevard
Los Angeles CA 90002
213-564-5755

St. JOHN'S OXNARD FEDERAL CREDIT UNION

P.O. Box 5321
Oxnard, CA 93031
805-988-2857

SAN BERNARDINO CITY EMPLOYEES CREDIT UNION

401 West Second Street
San Bernardino, CA 92401
909-889-0838

**SAN BERNARDINO COMMUNITY COLLEGE DISTRICT
EMPLOYEES FEDERAL CREDIT UNION**

701 South Mt. Vernon Avenue, Room 114
San Bernardino, CA 92410
909-888-6511, ext. 1220

**SAN BERNARDINO SCHOOL EMPLOYEES FEDERAL CREDIT
UNION**

P.O. Box 2007
San Bernardino, CA 92406
909-882-2911

SAN DIEGO COUNTY CREDIT UNION

9985 Pacific Heights Boulevard
San Diego, CA 92121
619-453-2112

SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION

10509 San Diego Mission Road, Suite A
San Diego, CA 92108
619-283-5477

SAN DIEGO JAACL FEDERAL CREDIT UNION

1301 Twenty-fifth Street, Suite D
San Diego, CA 92102
619-230-0313

SAN DIEGO MEDICAL FEDERAL CREDIT UNION

2365 Northside Drive, Suite C-120
San Diego, CA 92108
619-641-1100

SAN DIEGO METROPOLITAN CREDIT UNION

P.O. Box 719099
San Diego, CA 92171-9099
619-297-4835

SAN DIEGO TEACHERS CREDIT UNION

P.O. Box 34606
San Diego, CA 92163
619-495-1600

SAN FERNANDO VALLEY JAPANESE CREDIT UNION

13900 Polk Street
Sylmar, CA 91342
818-362-0680

SAN FRANCISCO BAY AREA EDUCATORS CREDIT UNION

258-B Laguna Honda Boulevard
San Francisco, CA 94116-1409
415-664-4313

SAN FRANCISCO BPR FEDERAL CREDIT UNION

201 Mission Street, Suite 2100
San Francisco, CA 94105
415-546-6177

SAN FRANCISCO FEDERAL CREDIT UNION

770 Golden Gate Avenue
San Francisco, CA 94102
415-775-5377

SAN FRANCISCO FIRE CREDIT UNION

P.O. Box 419020
 San Francisco, CA 94141-9020
 415-553-5900

SAN FRANCISCO JACL CREDIT UNION

1732 Post Street, #1
 San Francisco, CA 94115
 415-921-5225

SAN FRANCISCO JOINT BOARD ILGWU FEDERAL CREDIT UNION

660 Howard Street
 San Francisco, CA 94105
 415-543-9990

SAN FRANCISCO LEE

915 Grant Avenue, Second Floor
 San Francisco, CA 94108
 415-982-0915

SAN FRANCISCO MUNICIPAL RAILWAY EMPLOYEES FEDERAL CREDIT UNION

1425 Ocean Avenue
 San Francisco, CA 94112-1731
 415-469-8817

SAN FRANCISCO POLICE CREDIT UNION

2250 Irving Street, P.O. Box 22219
 San Francisco, CA 94122-0219
 415-564-3800

SAN FRANCISCO POSTAL CREDIT UNION

P.O. Box 880123
 San Francisco, CA 94188-0123
 415-550-7207

SAN FRANCISCO RECREATION AND PARKS FEDERAL CREDIT UNION

1286 Twenty-third Avenue
 San Francisco, CA 94122-4652
 415-661-4258

SAN GABRIEL VALLEY CREDIT UNION

P.O. Box 1297
 Walnut, CA 91788-1297
 626-443-6013

SAN GABRIEL VALLEY MEDICAL CENTER FEDERAL CREDIT UNION

218 South Santa Anita Street
 San Gabriel, CA 91776
 626-289-5454

SAN GABRIEL VALLEY POSTAL CREDIT UNION

P.O. Box 4337
 Colvina, CA 91723
 626-915-3841

SAN JOAQUIN POWER EMPLOYEES CREDIT UNION

650 "O" Street
 Fresno, CA 93760-0001
 209-263-5087

SAN MATEO CITY EMPLOYEES FEDERAL CREDIT UNION

330 West Twentieth
 San Mateo, CA 94403
 650-377-3434

SAN MATEO CREDIT UNION

P.O. Box 910
 Redwood City, CA 94064
 650-363-1725

SANTA ANA FEDERAL CREDIT UNION

P.O. Box 12009
 Santa Ana, CA 92712
 714-834-1341

SANTA BARBARA COUNTY FEDERAL CREDIT UNION

2623 De La Vina Street
 Santa Barbara, CA 93105
 805-682-3357

SANTA BARBARA TEACHERS FEDERAL CREDIT UNION

3970 La Colina Road
 Santa Barbara, CA 93110
 805-682-2467

SANTA CLARA COUNTY FEDERAL CREDIT UNION

852 North First Street
 San Jose, CA 95112
 408-282-0787

SANTA CRUZ COMMUNITY CREDIT UNION

512 Front Street
 Santa Cruz, CA 95060
 408-425-7708

SANTA CRUZ COUNTY EMPLOYEES CREDIT UNION

9000 Soquel Avenue, Suite 103
 Santa Cruz, CA 95062
 408-479-7600

SANTA FE FIRST FEDERAL CREDIT UNION

2006 North Fine, Suite 101
 Fresno, CA 93727
 209-251-5064

SANTA FE SPRINGS CITY EMPLOYEES CREDIT UNION

P.O. Box 3287
 Santa Fe Springs, CA 90670
 562-9440-3459

SANTA FE WEST CREDIT UNION

P.O. Box 91-1089
 Commerce, CA 90091
 213-887-9855

SANTA MARIA ASSOCIATED EMPLOYEES FEDERAL CREDIT UNION

314-1 West Cook Street
 Santa Maria, CA 93454
 805-925-6818

SANTA MONICA CITY EMPLOYEES FEDERAL CREDIT UNION

501 Colorado Avenue, Suite 100
 Santa Monica, CA 90401-2418
 310-458-7777

SANTA MONICA CONSUMERS CREDIT UNION

1044 Pico Boulevard
 Santa Monica, CA 90405
 310-452-3851

SANTA MONICA SCHOOL EMPLOYEES FEDERAL CREDIT UNION

1750 Fourteenth Street, Suite D
 Santa Monica, CA 90404
 310-450-3119

SANTEL FEDERAL CREDIT UNION

P.O. Box 919006
San Diego, CA 92191
619-450-4400

SCE FEDERAL CREDIT UNION

P.O. Box 8017
El Monte, CA 91734
626-960-6888

SCHOOLS CREDIT UNION

P.O. Box 8929
Stockton, CA 95208
209-478-6053

SCHOOLS FEDERAL CREDIT UNION

1485 Response Road, #126
Sacramento CA 95815
916-569-5400

SCHRILLO EMPLOYEES FEDERAL CREDIT UNION

16750 Schoenborn Street
North Hills, CA 91343
818-894-8241

SEA AIR FEDERAL CREDIT UNION

P.O. Box 2648
Seal Beach, CA 90740
562-431-1341

SEA WEST FEDERAL CREDIT UNION

P.O. Box 4949
Oakland, CA 94605
510-563-6335

SEARLES LAKE FEDERAL CREDIT UNION

P.O. Box 247
Trona, CA 93592
760-372-4001

SEARS COASTAL AREA EMPLOYEES FEDERAL CREDIT UNION

22100 Hawthorne Boulevard
Torrance, CA 90503
310-371-1445

SEARS PACIFIC FEDERAL CREDIT UNION

8361 Westminster Boulevard, Suite 100
Westminster, CA 92683
714-892-9079

SECOND BAPTIST CHURCH CREDIT UNION

2412 Griffith Avenue
Los Angeles, CA 90011
213-748-0318

SEPULVEDA FEDERAL CREDIT UNION

16111 Plummer Street
Sepulveda, CA 91343
818-893-9113

SEQUOIA HOSPITAL EMPLOYEES FEDERAL CREDIT UNION

770 Marshall Street
Redwood City, CA 94063-1819
650-569-4260

SESE FEDERAL CREDIT UNION

P.O. Box 3217
Sunnyvale, CA 94088-3217
408-749-8290

SESLOC FEDERAL CREDIT UNION

P.O. Box 5360
San Luis Obispo, CA 93403
805-543-1816

SGV WATER COMPANY FEDERAL CREDIT UNION

P.O. Box 6010
El Monte, CA 91734
626-448-6183

SHAREBUILDERS FEDERAL CREDIT UNION

19901 Nordhoff Street, Box 1
Northridge, CA 91328
818-709-3020

SHELL WESTERN STATES FEDERAL CREDIT UNION

P.O. Box 456
Martinez, CA 94553
925-228-4545

SIERRA CENTRAL CREDIT UNION

820 Plaza Way
Yuba City, CA 95991
530-671-4411

SIERRA POINT CREDIT UNION

P.O. Box 6100
South San Francisco, CA 94063-6100
650-588-6140

SILICON VALLEY FEDERAL CREDIT UNION

P.O. Box 50870
Palo Alto, CA 94303
650-424-6751

SILVERADO FEDERAL CREDIT UNION

P.O. Box R
Angwin, CA 94508
707-965-2483

SISKIYOU CENTRAL CREDIT UNION

P.O. Box 1125
Yreka, CA 96097
530-842-1694

SMW 104 FEDERAL CREDIT UNION

P.O. Box 2278
San Leandro, CA 94577
510-483-1300

SO VAL TEL FEDERAL CREDIT UNION

4986 East Clinton Way
Fresno, CA 93727
209-453-1141

SONOMA COUNTY GRANGE CREDIT UNION

304 Sutton Place
Santa Rosa, CA 95407
707-584-0384

SONOMA COUNTY SCHOOLS EMPLOYEES CREDIT UNION

P.O. Box 6004
Santa Rosa, CA 95406
707-546-8984

SONY SAN DIEGO EMPLOYEES FEDERAL CREDIT UNION

16450 West Bernardo Drive
San Diego, CA 92127
619-673-2783

SOUTH GATE CITY EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 1843
South Gate, CA 90280
213-563-5788

SOUTH WESTERN FEDERAL CREDIT UNION

P.O. Box 908
La Habra, CA 90633
562-694-8296

SOUTHERN BAPTIST CREDIT UNION

P.O. Box 9
Brea, CA 92822
714-671-1888

SOUTHERN CALIFORNIA CENTRAL CREDIT UNION

990 South Fair Oaks Avenue
Pasadena, CA 91105
626-799-6000

SOUTHERN CALIFORNIA LATVIAN CREDIT UNION

1439 North O'Malley Avenue
Covina, CA 91722
626-966-6360

SOUTHLAND CIVIC FEDERAL CREDIT UNION

P.O. Box 7022
Downey, CA 90241-7022
562-862-6831

SOUTHLAND SAVINGS FEDERAL CREDIT UNION

8662 Stanton Avenue
Buena Park, CA 90620
714-828-5030

SPECTRUM FEDERAL CREDIT UNION

P.O. Box 193919
San Francisco, CA 94119-3919
415-777-3966

SPRECKELS DISTRICT 4 CREDIT UNION

P.O. Box 68
Mendota, CA 93640
209-655-4961

SPRECKELS FACTORY 3 CREDIT UNION

P.O. Box 2240
Woodland, CA 95776
530-668-2555

SRI FEDERAL CREDIT UNION

333 Ravenswood Avenue
Menlo Park CA 94025-3493
650-859-4932

STAINLESS STEEL PRODUCTS EMPLOYEES FEDERAL CREDIT UNION

2980 North San Fernando Boulevard
Burbank, CA 91504-2522
818-848-1193

STANFORD FEDERAL CREDIT UNION

P.O. Box 10609
Palo Alto, CA 94303-0843
650-723-8940

STANISLAUS COUNTY FEDERAL CREDIT UNION

P.O. Box 1411
Modesto, CA 95353
209-549-8500

STAR ENERGY CREDIT UNION

P.O. Box 5197X
Bakersfield, CA 93388
805-392-2570

STAR HARBOR FEDERAL CREDIT UNION

2021 East Del Amo Boulevard
Rancho Dominguez, CA 90220
310-537-8271

STAR ONE FEDERAL CREDIT UNION

P.O. Box 3643
Sunnyvale, CA 94088-3643
408-742-2801

STATE CENTER CREDIT UNION

1515 East Shaw Avenue
Fresno, CA 93710
209-225-7228

STATE EMPLOYEES #84 CREDIT UNION

P.O. Box 2157
Manteca, CA 95336
209-836-4230

STATE FARM - GREATER CALIFORNIA FEDERAL CREDIT UNION

900 Old River Road
Bakersfield, CA 93311
805-663-2691

STATE FARM - NORTH COAST FEDERAL CREDIT UNION

6400 State Farm Drive
Rohnert Park, CA 94926
707-588-6755

STATE FARM INSURANCE - SOUTH COAST FEDERAL CREDIT UNION

31303 Agoura Road
Westlake Village, CA 91363
818-707-5350

STEELCASE OF CALIFORNIA EMPLOYEES FEDERAL CREDIT UNION

1123 Warner Avenue
Tustin, CA 92780
714-566-2766

STEINBECK FEDERAL CREDIT UNION

P.O. Drawer 239
Salinas, CA 93902
408-757-2941

STOCKTON DELTA CREDIT UNION

800 West Church Street
Stockton, CA 95203
209-464-3406

STOCKTON POSTAL CREDIT UNION

P.O. Box 8266
Stockton, CA 95208-0266
209-939-3081

SUNKIST EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 7888
Van Nuys, CA 91409
818-379-7503

SUNLAND FEDERAL CREDIT UNION

1010 West Chapman Avenue
Orange, CA 92868-2827
714-744-3614

SUNNYVALE CITY EMPLOYEES FEDERAL CREDIT UNION

333 West Maude Avenue, #114
Sunnyvale, CA 94086
408-736-5993

SUN-PACIFIC FEDERAL CREDIT UNION

P.O. Box 4043
Richmond, CA 94804-0043
510-970-1190

SWEDLOW EMPLOYEES FEDERAL CREDIT UNION

12242 Western Avenue
Garden Grove, CA 92642
714-893-7531

TABERNACLE OF FAITH FEDERAL CREDIT UNION

11328 South Central Avenue
Los Angeles, CA 90059
213-564-5911

TAYLOR MEMORIAL UNITED METHODIST FEDERAL CREDIT UNION

1188 Twelfth Street
Oakland, CA 94607
510-465-1734

TECHNICOLOR FEDERAL CREDIT UNION

434 West Alameda Avenue
Burbank, CA 91506-3203
818-9734900

TECHNOLOGY FEDERAL CREDIT UNION

P.O. Box 1409
San Jose, CA 95122-1409
408-441-4779

TELESIS FEDERAL CREDIT UNION

9121 Oakdale Avenue
Chatsworth, CA 91311
818-885-1226

TEXACO FEDERAL CREDIT UNION

P.O. Box 519
Wilmington, CA 90748
310-834-6093

TIGER FEDERAL CREDIT UNION

P.O. Box 3641
Culver City, CA 90231-3641
310-646-3084

TORRANCE FEDERAL CREDIT UNION

2377 Crenshaw Boulevard, Suite 150
Torrance, CA 90501-3344
310-618-9111

TOYOTA MOTORS FEDERAL CREDIT UNION

19001 South Western Avenue
Torrance, CA 90509
800-230-3306

TRACY FEDERAL CREDIT UNION

P.O. Box 1147
Tracy, CA 95376-1147
209-832-6450

TRAVIS FEDERAL CREDIT UNION

P.O. Box 2069
Vacaville, CA 95696-2069
707-451-5350

TRIANGLE STEEL & SUPPLY FEDERAL CREDIT UNION

1000 West Francisco Street
Torrance, CA 90502
310-538-9900

TRIPLE S CREDIT UNION

3113 Wissemann Drive
Sacramento, CA 95826
916-443-6715

TRW SYSTEMS FEDERAL CREDIT UNION

P.O. Box 10018
Manhattan Beach, CA 90267
310-536-5000

TUCOEMAS FEDERAL CREDIT UNION

P.O. Box 5011
Visalia, CA 93278-5011
209-737-5900

TULARE COUNTY TEACHERS FEDERAL CREDIT UNION

300 North "K" Street
Tulare, CA 93274-1261
209-686-1791

20TH CENTURY FOX FEDERAL CREDIT UNION

P.O. Box 900
Beverly Hills, CA 90213
310-369-2545

UALU #159 FEDERAL CREDIT UNION

1308 Roman Way
Martinez, CA 94553
925-229-0774

UFCW LOCAL 770 CREDIT UNION

P.O. Box 770
Hollywood, CA 90078
213-487-7070

UFCW LOCAL 916 FEDERAL CREDIT UNION

900 Locust Street, Room 5
Redding, CA 96001
530-246-9188

UFCW LOCAL 1288 CREDIT UNION

3650 East Ashlan Avenue
Fresno, CA 93726
209-227-8329

UFCW OF NORTHERN CALIFORNIA FEDERAL CREDIT UNION

2194 Edison Avenue, Suite B
San Leandro, CA 94577
510-632-0623

UIW FEDERAL CREDIT UNION

510 North Broad Avenue
Wilmington, CA 90744
310-518-7940

UNCLE CREDIT UNION

2100 Las Positas Court
Livermore, CA 94550
925-447-5001

UNION EMPLOYEES FEDERAL CREDIT UNION

501 Shatto Place, Suite 160
Los Angeles, CA 90020
213-487-1028

UNION OIL SANTA FE SPRINGS EMPLOYEES FEDERAL CREDIT UNION

431 West Lambert Road, Suite 311
Brea, CA 92821
714-255-8512

UNION PACIFIC CALIFORNIA EMPLOYEES FEDERAL CREDIT UNION

1200 Corporate Center Drive, Suite 122
Monterey Park, CA 91754-7605
323-263-1995

UNIPAC FEDERAL CREDIT UNION

101 Howard Street, Suite 360
San Francisco, CA 94105
415-546-3980

UNITED AMERICA WEST FEDERAL CREDIT UNION

9608 Van Nuys Boulevard, Suite 106
Panorama City, CA 91402
818-891-6671

UNITED ASSOCIATION CREDIT UNION

953 Detroit Avenue
Concord, CA 94518-2501
925-686-1044

UNITED DEFENSE FEDERAL CREDIT UNION

222 North Sepulveda Boulevard, #309
El Segundo, CA 90245-4444
310-640-1939

UNITED FINANCIAL CREDIT UNION

P.O. Box 3277
Whittier, CA 90605-0277
562-944-4842

UNITED METHODIST FEDERAL CREDIT UNION

9405 East Aroow Highway, Suite 106
Montclair, CA 91763
909-946-4096

UNITED MUTUAL EMPLOYEES FEDERAL CREDIT UNION

610A Twenty-third Street
Richmond, CA 94804
510-232-2300

UNITED SAVINGS CREDIT UNION

P.O. Box 1409
Antioch, CA 94509
925-778-7283

UNITED SERVICES OF AMERICA FEDERAL CREDIT UNION

9889 Erma Road
San Diego, CA 92131-2487
619-693-9360

UNIVERSAL CITY STUDIOS CREDIT UNION

90 Universal City Plaza
Universal City, CA 91608
818-777-1295

UNIVERSITY AND BUTTE SCHOOL EMPLOYEES CREDIT UNION

550 Salem Street
Chico, CA 95928
530-895-1947

UNIVERSITY & STATE EMPLOYEES OF SAN DIEGO CREDIT UNION

3131 Camino Del Rio North, Suite 230
San Diego, CA 92108
619-641-7555

UNIVERSITY CREDIT UNION

1500 South Sepulveda Boulevard
Los Angeles, CA 90025-3312
310-477-6628

UNOCAL FEDERAL CREDIT UNION

2101 Rosecrans Avenue, Suite 1200
El Segundo, CA 90245
310-726-7500

US FEDERAL CREDIT UNION

P.O. Box 8382
San Francisco, CA 94128-8382
800-488-3300

USB EMPLOYEES FEDERAL CREDIT UNION

300 Falcon Street
Wilmington, CA 90744
310-830-0161

USC FEDERAL CREDIT UNION

P.O. Box 512718
Los Angeles, CA 90051-0718
213-740-7100

USEIT FEDERAL CREDIT UNION

2409 Arlington Avenue
Torrance, CA 90501
310-328-1022

UTILITY DISTRICT CREDIT UNION

P.O. Box 24055
Oakland, CA 94623
510-287-0465

VACA VALLEY FEDERAL CREDIT UNION

P.O. Box 6267
Vacaville, CA 95696
707-448-5800

VALLEJO SCHOOLS FEDERAL CREDIT UNION

145 Alle Vista, Suite A
Vallejo, CA 94590
707-642-1167

VALLEY CREDIT UNION

2635 Zanker Road
San Jose, CA 95134-2107
408-955-1300

VALLEY INDUSTRIES FEDERAL CREDIT UNION

4213 North Temple City Boulevard
El Monte, CA 91731
626-459-4102

VALLEY OAK CREDIT UNION

P.O. Box 279
Three Rivers, CA 93271
209-561-4471

VALLEY PRESBYTERIAN HOSPITAL FEDERAL CREDIT UNION

15107 Vanowen Street
Van Nuys, CA 91405
818-902-2986

VANDENBERG FEDERAL CREDIT UNION

P.O. Box 5641
Vandenberg Air Force Base, CA 93437-0641
805-734-8550

VENTURA COUNTY FEDERAL CREDIT UNION

P.O. Box 6920
Ventura, CA 93006-9902
805-339-4200

VENTURA TEXACO EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 811
Ventura, CA 93002
805-289-9397

VERDUGO HILLS POSTAL FEDERAL CREDIT UNION

8006 Glenties Lane
Sunland, CA 91040-3316
818-353-8539

VERNON COMMERCE CREDIT UNION

P.O. 911227
Commerce, CA 90091
213-725-1952

VERNON PACIFIC CREDIT UNION

8530 East Florence Avenue
Downey, CA 90240
562-861-0815

VICTOR VALLEY FEDERAL CREDIT UNION

15445 8th Street
Victorville, CA 92392
760-245-3537

VIKING EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 649002
San Jose, CA 95104
408-323-4132

VINTAGE FEDERAL CREDIT UNION

P.O. Box 3210
Modesto, CA 95353-3210
209-579-3159

VISION ONE CREDIT UNION

P.O. Box 277637
Sacramento, CA 95827
916-363-4293

VISTA FEDERAL CREDIT UNION

100 North First Street, Suite 200
Burbank, CA 91502
818-558-4525

VONS EMPLOYEES CREDIT UNION

4455 Arden Drive
El Monte, CA 91731
626-444-1972

WARNER HOLLYWOOD FEDERAL CREDIT UNION

1041 North Formosa Avenue
West Hollywood, CA 90046
213-850-2856

WASHINGTON SQUARE FEDERAL CREDIT UNION

P.O. Box 90516
San Jose, CA 95109-3516
408-271-8793

WATER AND POWER FEDERAL CREDIT UNION

1053 Sunset Boulevard
Los Angeles, CA 90012
213-580-1665

WATSONVILLE HOSPITAL CREDIT UNION

75 Nelson Street
Watsonville, CA 95076
408-724-8098

WATTS UNITED CREDIT UNION

1827 East 103rd Street
Los Angeles, CA 90002
323-564-7854

WEST COVINA CREDIT UNION

100 Lakes Drive, Suite 260
West Covina, CA 91790
626-916-1193

WEST LOS ANGELES JAPANESE CREDIT UNION

2007 Sawtelle Boulevard, Room 1
Los Angeles, CA 90025
310-479-5633

WEST ONE FEDERAL CREDIT UNION

P.O. Box 787
Pleasanton, CA 94566
925-469-5535

WESTCOM CREDIT UNION

P.O. Box 7058
Pasadena, CA 91109-7058
626-795-8181

WESTERN CORPORATE FEDERAL CREDIT UNION

924 Overland Court
San Dimas, CA 91773-1750
909-394-6300

WESTERN FEDERAL CREDIT UNION

P.O. Box 90942
Los Angeles, CA 90009
310-642-1200

WESTERN GEAR FEDERAL CREDIT UNION

16025 East Gale Avenue, #A-9
City of Industry, CA 91745
626-855-1180

WESTERN HOSPITALS FEDERAL CREDIT UNION

P.O. Box 488
Concord, CA 94522
510-825-6470

WESTERN VALLEY FEDERAL CREDIT UNION

P.O. Box 13733
Sacramento, CA 95853-3733
916-786-2451

WESTSIDE EMPLOYEES FEDERAL CREDIT UNION

2020 Santa Monica Boulevard, Suite 180
 Santa Monica, CA 90404
 310-315-0320

WHITTIER MUNICIPAL EMPLOYEES FEDERAL CREDIT UNION

13303 Hadley Street
 Whittier, CA 90601
 562-945-2259

WILSHIRE WEST FEDERAL CREDIT UNION

11000 Wilshire Boulevard, Suite 11220
 Los Angeles, CA 90024
 310-914-1677

WYLE EMPLOYEES FEDERAL CREDIT UNION

128 Maryland Street
 El Segundo, CA 90245
 310-563-6867

XEROX FEDERAL CREDIT UNION

2200 East Grand Avenue
 El Segundo, CA 90245-2879
 310-643-4362

YAMAHA EMPLOYEES FEDERAL CREDIT UNION

6600 Orangethorpe Avenue
 Buena Park, CA 90620
 714-522-9551

YOLO FEDERAL CREDIT UNION

P.O. Box 657
 Woodland, CA 95776-0657
 530-668-2700

YOSEMITE CREDIT UNION

P.O. Box 576
 Yosemite, CA 95389
 209-372-4750

ZION HILL BAPTIST CHURCH

7860 Tenth Avenue
 Los Angeles, CA 90043
 213-753-9262

OREGON**ASCENSION PARISHONERS FEDERAL CREDIT UNION**

7507 S.E. Yamhill
 Portland, OR 97215
 503-253-6515

BENTON CREDIT UNION

P.O. Box 1012
 Corvallis, OR 97339
 541-754-7765

BI-MART FEDERAL CREDIT UNION

P.O. Box 2310
 Eugene, OR 97402
 541-341-4674

BLOUNT FEDERAL CREDIT UNION

P.O. Box 22192
 Milwaukie, OR 97269
 503-653-4392

BLUE CROSS BLUE SHIELD FEDERAL CREDIT UNION

P.O. Box 245
 Portland, OR 97207
 503-225-6079

CASCADE CENTRAL CREDIT UNION

902 Wasco
 Hood River, OR 97031
 541-387-9297

CASCADE VIEW FEDERAL CREDIT UNION

P.O. Box 10146
 Portland, OR 97296
 503-721-6347

CASTPARTS EMPLOYEES FEDERAL CREDIT UNION

5000 S.E. Harney Drive
 Portland, OR 97206
 503-771-2464

CHAMPION INTERNATIONAL FEDERAL CREDIT UNION

P.O. Box 7185
 Eugene, OR 97401
 541-344-8492

CHETCO FEDERAL CREDIT UNION

P.O. Box 3000J
 Harbor, OR 97415
 541-469-7700

CH2M HILL FEDERAL CREDIT UNION

2396 N.W. Kings Blvd
 Corvallis, OR 97330
 541-754-8844

CLACKAMAS FEDERAL CREDIT UNION

P.O. Box 5060
 Oregon City, OR 97045
 503-656-0671

COLUMBIA BOULEVARD FEDERAL CREDIT UNION

P.O. Box 3496
 Portland, OR 97208
 503-285-5110

CONSOLIDATED FEDERAL CREDIT UNION

2021 N.E. Sandy Blvd
 Portland, OR 97232
 503-232-8070

COOS EDUCATORS' FEDERAL CREDIT UNION

P.O. Box 1529
 Coos Bay, OR 97420
 541-267-3322

CROWN CENTRAL FEDERAL CREDIT UNION

P.O. Box 249
 West Linn, OR 97068
 503-656-2903

DAL GOLD FEDERAL CREDIT UNION

201 Washington Street
 The Dalles, OR 97058
 541-296-3585

DOUGCO SCHOOL FEDERAL CREDIT UNION

P.O. Box 1166
 Roseburg, OR 97470
 541-672-3165

ELECTRA CENTRAL CREDIT UNION

3717 S.E. Seventeenth Street
Portland, OR 97202
503-238-3911

EMERALD CREDIT UNION

P.O. Box 447
Eugene, OR 97440
541-687-1656

EWEB EMPLOYERS FEDERAL CREDIT UNION

500 East Fourth Avenue
Eugene, OR 97401
541-484-5304

FEDERAL METALS CENTRAL FEDERAL CREDIT UNION

P.O. Box D
Albany, OR 97321
541-928-4536

FIRST TECHNOLOGY CREDIT UNION

P.O. Box 2100
Beaverton, OR 97075
503-644-4034

FOOD INDUSTRIES CREDIT UNION

P.O. Box 7245
Eugene, OR 97401
541-741-2605

FOREST PARK FEDERAL CREDIT UNION

2465 N.W. Thurman
Portland, OR 97210
503-228-2106

FOREST PRODUCTS FEDERAL CREDIT UNION

P.O. Box 1179
Klamath Falls, OR 97601
541-884-1376

FRED MEYER EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 33170
Portland, OR 97292
503-253-6301

GEORGIA PACIFIC EMPLOYEES SPRINGFIELD FEDERAL CREDIT UNION

1705 Centennial Blvd, #3
Springfield, OR 97477
541-746-6121

GEORGIA PACIFIC TOLEDO EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 178
Toledo, OR 97391
541-336-2321

GRANT-BAKER FEDERAL CREDIT UNION

650 West Main
John Day, OR 97845
541-575-0264

GREATER HERMISTON FEDERAL CREDIT UNION

P.O. Box 1226
Hermiston, OR 97838
541-567-7429

HARNEY COUNTY FEDERAL CREDIT UNION

743 Hines Blvd
Burns, OR 97720
541-573-7501

HESSELL-TPC FEDERAL CREDIT UNION

P.O. Box 30343
Portland, OR 97294
503-256-7844

HIGHLAND COMMUNITY FEDERAL CREDIT UNION

3737 Shasta Way
Klamath Falls, OR 97603
541-884-8387

IBEW & UNITED WORKERS FEDERAL CREDIT UNION

P.O. Box 16877
Portland, OR 97292-0877
503-253-8193

IBEW/SJ CASCADE FEDERAL CREDIT UNION

P.O. Box 3227
Salem, OR 97302
503-581-6221

KAIPERM NORTHWEST FEDERAL CREDIT UNION

14935 S.E. Eighty-second Drive
Clackamas, OR 97015
503-650-8075

KLAMATH PUBLIC EMPLOYEES FEDERAL CREDIT UNION

3737 Shasta Way
Klamath Falls, OR 97603
541-882-5525

LANECO FEDERAL CREDIT UNION

P.O. Box 866
Eugene, OR 97440
541-683-5665

LAURELHURST FEDERAL CREDIT UNION

10333 S.E. Main Street
Portland, OR 97216
503-256-3712

LEGACY FEDERAL CREDIT UNION

2148 N.W. Overton
Portland, OR 97210
503-413-7474

LINN-CO FEDERAL CREDIT UNION

P.O. Box 265
Lebanon, OR 97355
541-259-1235

LOWER UMPQUA FEDERAL CREDIT UNION

624 Winchester Avenue
Reedsport, OR 97467
541-271-3704

MACHINISTS-BOILERMAKERS FEDERAL CREDIT UNION

3645 S.E. Thirty-Second Avenue
Portland, OR 97202
503-235-8387

MALHUER FEDERAL CREDIT UNION

P.O. Box 520
Ontario, OR 97914
541-889-3149

SOUTH COAST ILWU FEDERAL CREDIT UNION

P.O. Box 707
 North Bend, OR 97459
 541-756-5746

SOUTHERN OREGON FEDERAL CREDIT UNION

P.O. Box 1358
 Grants Pass, OR 97526
 541-479-2601

STATE EMPLOYEES CREDIT UNION

P.O. Box 2065
 Salem, OR 97306
 503-585-7084

STATE FARM INSURANCE FEDERAL CREDIT UNION

4600 Twenty-Fifth Avenue N.E.
 Salem, OR 97313
 503-463-3313

SUNSET SCIENCE PARK FEDERAL CREDIT UNION

1100 N.W. Murray Boulevard, Suite 200
 Portland, OR 97229
 503-643-1335

TEAMSTERS COUNCIL #37 FEDERAL CREDIT UNION

P.O. Box 20849
 Portland, OR 97294
 503-251-2390

TLC FEDERAL CREDIT UNION

P.O. Box 160
 Tillamook, OR 97141
 503-842-7523

UFCW NORTHWEST FEDERAL CREDIT UNION

P.O. Box 16160
 Portland, OR 97216
 503-257-3119

U-LANE-O CREDIT UNION

P.O. Box 1493
 Eugene, OR 97440
 541-465-8268

UMATILLA COUNTY FEDERAL CREDIT UNION

P.O. Box 1305
 Pendleton, OR 97801
 541-276-6317

UMPQUA FEDERAL CREDIT UNION

P.O. Box 2039
 Roseburg, OR 97470
 541-673-6613

UNION WALLOWA BAKER FEDERAL CREDIT UNION

P.O. Box 3010
 La Grande, OR 97850
 541-963-3053

UNITED ASSOCIATION NORTHWEST FEDERAL CREDIT UNION

P.O. Box 18206
 Portland, OR 97218
 503-282-9259

UNITED GROCERS NORTHWEST FEDERAL CREDIT UNION

P.O. Box 22187
 Portland, OR 97269-2187
 503-833-1540

VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION

P.O. Box 12903
 Salem, OR 97309
 503-364-7999

VERNONIA FEDERAL CREDIT UNION

P.O. Box 98
 Vernonia, OR 97064
 503-429-8031

WASHINGTON COUNTY CENTRAL CREDIT UNION

434 S.E. Washington
 Hillsboro, OR 97123
 503-648-8642

WAUNA FEDERAL CREDIT UNION

P.O. Box 67
 Clatskanie, OR 97016
 503-728-4321

WESTERN CASCADE FEDERAL CREDIT UNION

P.O. Box 2070
 Roseburg, OR 97470
 541-672-3505

WESTERN KRAFT EMPLOYEES FEDERAL CREDIT UNION

3404 Spicer Road
 Albany, OR 97321
 541-926-2140

WESTERN WAXED PAPER EMPLOYEES CREDIT UNION

P.O. Box 17128
 Portland, OR 97217
 503-283-0401

WILLAMETTE FALLS FEDERAL CREDIT UNION

409 Center Street
 Oregon City, OR 97045
 503-656-0371

WILLAMETTE INDUSTRIAL FEDERAL CREDIT UNION

2800 N.W. Front Avenue
 Portland, OR 97210
 503-226-5524

WOOD PRODUCTS CREDIT UNION

P.O. Box 70225
 Eugene, OR 97401
 541-747-4231

WASHINGTON**ALASKA AIRLINES EMPLOYEES FEDERAL CREDIT UNION**

19530 Pacific Highway South, Suite 108
 Seattle, WA 98188
 206-824-9800

ALL CITY CREDIT UNION

3102 Broadway
 Everett, WA 98201
 425-252-3168

ALVA FEDERAL CREDIT UNION

VAMC American Lake
 Tacoma, WA 98493
 253-584-0079

ANACORTES SHELL FEDERAL CREDIT UNION

P.O. Box 248
Anacortes, WA 98221
360-293-5451

APPLE VALLEY CREDIT UNION

P.O. Box 2222
Wenatchee, WA 98807
509-663-1184

BEMIS FEDERAL CREDIT UNION

P.O. Box 1178
Vancouver, WA 98666
360-695-1251

BLUE MOUNTAIN CREDIT UNION

P.O. Box 547
College Place, WA 99324
509-526-4562

BN WEST CREDIT UNION

P.O. Box 8700
Tacoma, WA 98418
253-474-9000

BOEING EMPLOYEES CREDIT UNION

P.O. Box 97050
Seattle, WA 98124-9750
206-439-5014

BON MARCHE FEDERAL CREDIT UNION, THE

P.O. Box 21547
Seattle, WA 98111-3547
206-506-7990

GALCOE FEDERAL CREDIT UNION

P.O. Box 71
Yakima, WA 98907
509-248-4308

CASCADE FEDERAL CREDIT UNION

P.O. Box 58450
Seattle, WA 98138
425-251-8888

CASCADE FOREST PRODUCTS CREDIT UNION

Box 348
Vancouver, WA 98666
360-694-8329

CATHOLIC CREDIT UNION

Box 2690
Yakima, WA 98907
509-248-2960

CHELAN COUNTY PUD EMPLOYEES CREDIT UNION

P.O. Box 1231
Wenatchee, WA 98007
509-663-8121

CHENEY FEDERAL CREDIT UNION

P.O. Box 160
Cheney, WA 99004-0160
509-235-6533

CITY EMPLOYEES OF CLARK COUNTY FEDERAL CREDIT UNION

P.O. Box 1208
Vancouver, WA 98666-1208
360-695-3472

CLARK COUNTY COMMUNITY CREDIT UNION

P.O. Box 764
Vancouver, WA 98666-0764
360-695-5121

CLARK COUNTY SCHOOL EMPLOYEES CREDIT UNION

P.O. Box 1739
Vancouver, WA 98668-1739
360-992-4220

COLUMBIA BASIN FEDERAL CREDIT UNION

P.O. Box 610
Ephrata, WA 98823
509-754-2031

COLUMBIA COMMUNITY CREDIT UNION

P.O. Box 324
Vancouver, WA 98666
360-891-4052

COLUMBIA LIGHTING EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 2787 Terminal Annex
Spokane, WA 99220
509-921-8289

COMMUNITY CREDIT UNION

P.O. Box 44643
Tacoma, WA 98444
253-531-8080

COMMUNITY HEALTHCARE FEDERAL CREDIT UNION

P.O. Box 1147
Everett, WA 98206
425-259-6446

COULEE DAM FEDERAL CREDIT UNION

P.O. Box 216
Coulee Dam, WA 99116
509-633-0830

COWLITZ

P.O. Box 307
Longview, WA 98632
360-423-5858

CREDIT UNION NORTHWEST

P.O. Box 80506
Seattle, WA 98108
206-768-0506

CREDIT UNION OF PUGET SOUND

P.O. Box 8070
Tacoma, WA 98418
253-272-4996

CREDIT UNION OF THE PACIFIC

P.O. Box 34155
Seattle, WA 98124-1155
206-448-0884

CWU FEDERAL CREDIT UNION

400 East Eighth Avenue
Ellensburg, WA 98926
509-963-1995

DARIGOLD FEDERAL CREDIT UNION

520 N.E. 165th Street
Shoreline, WA 98155-5828
206-367-8400

PEDCO CREDIT UNION

230 Grant Road, Suite CB-1
 East Wenatchee, WA 98802
 509-884-6139

PEJCO FEDERAL CREDIT UNION

2326 Washington Street
 Port Townsend, WA 98368
 360-385-5575

PENNINSULA COMMUNITY FEDERAL CREDIT UNION

P.O. Box 2150
 Shelton, WA 98584
 360-426-1601

PIERCE COUNTY FEDERAL CREDIT UNION

716 East Fifty-Sixth Street
 Tacoma, WA 98404-1999
 253-475-5256

PORT GARDNER BAY FEDERAL CREDIT UNION

1601 Broadway
 Everett, WA 98201
 425-259-0844

PORT OF SEATTLE FEDERAL CREDIT UNION

P.O. Box 1209
 Seattle, WA 98111
 206-728-3040

POSTAL PLUS FEDERAL CREDIT UNION

P.O. Box 110937
 Tacoma WA 98411-0937
 253-473-3005

POWER-TECH FEDERAL CREDIT UNION

P.O. Box 4388
 Vancouver, WA 98662
 360-256-4665

PSE-NORTHERN

1329 State Street
 Bellingham, WA 98225
 360-647-6529

PUD FEDERAL CREDIT UNION

960 Commerce Avenue
 Longview, WA 98632
 360-577-7509

PUGET SOUND ENERGY CREDIT UNION

P.O. Box 97034
 Bellevue, WA 98009
 425-462-3811

PUGET SOUND TEXACO FEDERAL CREDIT UNION

12275 Bartholomew Road
 Anacortes, WA 98221
 360-293-4862

PUYALLUP CITY EMPLOYEES FEDERAL CREDIT UNION

307 Meeker Avenue, S.W.
 Puyallup, WA 98371
 253-841-2668

PWT FEDERAL CREDIT UNION

P.O. Box 96
 Ridgefield, WA 98642
 360-887-4876

QFC FEDERAL CREDIT UNION

P.O. Box 27109
 Seattle, WA 98125-1509
 206-525-2838

QUIMPER COMMUNITY CREDIT UNION

P.O. Box 1530
 Port Townsend WA 98368
 360-385-3663

RAINIER PACIFIC, A COMMUNITY CREDIT UNION

P.O. Box 11628
 Tacoma, WA 98411-6628
 253-926-4000

REYNOLDS LONGVIEW FEDERAL CREDIT UNION

P.O. Box 1080
 Longview, WA 98632
 360-425-4940

ROSAUER'S EMPLOYEES FEDERAL CREDIT UNION

9505 North Division, #101
 Spokane WA 99218
 509-466-4617

SAFeway CREDIT UNION

P.O. Box 96730
 Bellevue, WA 98009
 425-643-3400

SAFeway SPOKANE EMPLOYEES FEDERAL UNION

P.O. Box 3327
 Spokane, WA 99220
 509-483-9416

SCOTT EMPLOYEES CREDIT UNION

2516 West Marine View Drive
 Everett, WA 98201
 425-252-5139

SEARS SPOKANE EMPLOYEES FEDERAL CREDIT UNION

P.O. Box 3707
 Spokane WA 99220
 509-483-0580

SEATTLE METROPOLITAN CREDIT UNION

P.O. Box 780
 Seattle, WA 98111-0780
 206-340-4500

SEATTLE PACIFIC CREDIT UNION

3120 Third Avenue West, Suite 100
 Seattle, WA 98119
 206-282-7201

SEATTLE POSTAL EMPLOYEES CREDIT UNION

P.O. Box 55909
 Shoreline, WA 98155-0909
 206-367-7328

SEATTLE TELCO CREDIT UNION

800 Steward Street
 Seattle, WA 98101
 206-382-7000

SECU

P.O. Box 810
 Richland, WA 99352
 509-735-3571

SIMPSON COMMUNITY FEDERAL CREDIT UNION

P.O. Box 1670
Shelton, WA 98584
360-426-9701

SNO FALLS CREDIT UNION

P.O. Box 1978
Snoqualmie, WA 98065
425-888-4004

SNOCOPE FEDERAL CREDIT UNION

3130 Rockefeller
Everett, WA 98201
425-388-3481

SNOHOMISH COUNTY PUD CREDIT UNION

1328 Broadway
Everett, WA 98201
425-258-8599

SOCIAL AND HEALTH SERVICES FEDERAL CREDIT UNION

P.O. Box 408
Olympia, WA 98507-0408
360-943-7676

SPOKANE CATHOLIC CREDIT UNION

111 East Central
Spokane, WA 99207
509-483-3221

SPOKANE CITY CREDIT UNION

P.O. Box 9639
Spokane, WA 99209
509-325-7228

SPOKANE FEDERAL CREDIT UNION

P.O. Box 2519
Spokane, WA 99220
509-328-2900

SPOKANE FIREFIGHTERS CREDIT UNION

North 2004 Hamilton
Spokane, WA 99207
509-484-5650

SPOKANE LAW ENFORCEMENT CREDIT UNION

924 West Sinto
Spokane, WA 99201
509-327-3244

SPOKANE MEDIA FEDERAL CREDIT UNION

905 West Riverside, #201
Spokane, WA 99201
509-838-8960

SPOKANE POSTAL CREDIT UNION

2919 East Mission Avenue
Spokane, WA 99202-3691
509-535-0191

SPOKANE RAILWAY CREDIT UNION

P.O. Box 6011
Spokane, WA 99217
509-535-7613

SPOKANE TEACHERS CREDIT UNION

P.O. Box 5264
Spokane, WA 99205-0264
509-326-1954

STATE HIGHTWAY EMPLOYEES DISTRICT #5 CREDIT UNION

P.O. Box 10304
Yakima, WA 98909
509-248-5522

STATE HIGHWAY EMPLOYEES DISTRICT #6 CREDIT UNION

2802 North Mayfair Street
Spokane, WA 99207-2051
509-324-6501

STRAIT VIEW CREDIT UNION

P.O. Box 339
Port Angeles, WA 98362
360-452-3883

SWEDISH HUTCHINSON AND RELATED EMPLOYEES CREDIT UNION

715 Minor Avenue
Seattle, WA 98104
206-386-2735

TACOMA LONGSHOREMEN CREDIT UNION

1710 Market
Tacoma, WA 98402
253-272-2161

TACOMA NARROWS FEDERAL CREDIT UNION

5319 North 51st Street
Tacoma, WA 98407
253-759-3244

TAPCO CREDIT UNION

P.O. Box 5185
Tacoma, WA 98415
253-565-9895

TELCO COMMUNITY CREDIT UNION

P.O. Box 1595
Tacoma, WA 98401
253-383-2016

TELCO CREDIT UNION

P.O. Box 4657
Spokane, WA 99202
509-838-6157

THE FEDERAL CREDIT UNION

4040 South Tyler Street, Suite 10
Tacoma, WA 98409
253-474-8408

TIMBER COUNTRY COMMUNITY FEDERAL CREDIT UNION

P.O. Box 400
Morton, WA 98356
360-496-5420

TRANSPORT FEDERAL CREDIT UNION

P.O. Box 24990
Federal Way, WA 98093-1990
253-838-1115

TRANSPORTATION NORTHWEST CREDIT UNION

P.O. Box 80847
Seattle, WA 98108
206-762-8154

TWIN COUNTY CREDIT UNION

P.O. Box 718
Olympia, WA 98507
360-357-9911



FUNERAL AND MEMORIAL COOPERATIVES

Funeral and memorial cooperatives are nonprofit societies formed to reduce the cost of funeral services and to promote pre-planning of funeral arrangements. Members are consumers who for a one-time fee gain access to a small range of relatively inexpensive funeral options. The societies do not provide the funeral arrangements themselves, but contract with one or more morticians in their area to provide these services. Members elect a board a board of directors on a one-member, one-vote basis.

The California societies are members of the California Federation of Memorial and Funeral Societies and are affiliated nationally with the Continental Association of Memorial and Funeral Societies. Through these affiliations, members can benefit from transfer privileges if they move to another area or from reciprocal services in case of an emergency while visiting another area of the United States or Canada.

Of fifteen societies identified for this research, fourteen are located in California and one in Washington. The six societies that responded have over 59,000 members.

HOUSING COOPERATIVES

CALIFORNIA

ACAMA ARDMORE COOPERATIVE ESTATES

4252 Fair Avenue
North Hollywood, CA 91602

ADDISON COURT HOUSING COOPERATIVE

1139 Addison Street
Berkeley, CA 94702

ALTA APARTMENTS

1824 Jackson Street
San Francisco, CA 94109

ALTA APARTMENTS

1925 Gough Street
San Francisco, CA 94109

ALTA APARTMENTS, INC.

630 Mason Street, #M5
San Francisco, CA 94108
415-398-2138

AMAR PLAZA COOPERATIVE

15640 East Amar Road
La Puente, CA 91744
626-330-1074

AMMA CORP

1358 Seventeenth Avenue
San Francisco, CA 94122

AMMEL PARK

656 Grove Street
San Francisco, CA 94102
415-863-7734

ATCHISON VILLAGE MUTUAL HOUSING ASSOCIATION

Collins and Curry Streets
Richmond, CA 94801
510-234-9054

BELGRAVIA APARTMENTS

795 Sutter Street
San Francisco, CA 94109

BERKELEY TOWN HOUSE COOPERATIVE

2550 Dana Street
Berkeley, CA 94704
510-841-5838

BREAMER APARTMENTS

179 North Center Street
Redlands, CA 92373
909-793-4786

BRENTWOOD APARTMENTS HOUSING COOPERATIVE

1301 North Denair Avenue
Turlock, CA 95380

CABRILLO VILLAGE

1515 South Saticoy Avenue
Saticoy, CA 93004
805-647-4083

CALIFORNIA & GOUGH BUILDING

1901 California Street, #5
San Francisco, CA 94109
415-474-5063

CALIFORNIA APARTMENTS, INC.

325 West Third Street
Long Beach, CA 90802
562-432-1163

CAPITAL MANOR

175 North Capital Avenue
San Jose, CA 95127
408-251-9115

CAPITAL TOWNE HOUSE, INC.

2925 Florence Avenue, #54
San Jose, CA 95127
408-272-1985

CAPO DI MONTE

2111 Hyde Street
San Francisco, CA 94109

CARILLON APARTMENTS

1100 Gough Street
San Francisco, CA 94102

CASA BUENOS AMIGOS

3011 Shattuck Avenue
Berkeley, CA 94705

CASA MOBILE PARK COOPERATIVE

7000 East Gage Avenue, #39
Ball Gardens, CA 90201
562-928-1235

CATHEDRAL APARTMENTS

1201 California Street
San Francisco, CA 94109
415-775-7700

CEDARWOOD MOBILE HOME COMMUNITY

8665 Gerber Road
Sacramento, CA 95828
916-682-2125

CENTRAL PAGE LIMITED EQUITY HOUSING COOPERATIVE

200B Central Avenue
San Francisco, CA 94117
415-431-5610

CHEROKEE MOBILE HOME PARK

235 South Beach Boulevard
 Anaheim, CA 92804
 714-821-3541

CHICO HOMES, INC.

432 Lilac Street
 Chico, CA 95926

CLIFFORD MANOR, INC.

240 Clifford Avenue
 Watsonville, CA 95076
 408-724-4333

COLDWATER NORTH COOPERATIVE

7131 Coldwater Center Avenue
 North Hollywood, CA 91605
 818-765-2302

COLFAX ARDMORE COOPERATIVE ESTATES

4533 Colfax Avenue, #43
 Studio City, CA 91604
 818-766-7372

COLONIA SANTA MARIA COOPERATIVE

11 Amador Avenue
 Oakley, CA 94561

COMMUNITY HOUSING OF NORTH COUNTY

1820 South Escondido Boulevard, Suite 101
 Escondido, CA 92075-2409
 760-432-6878

COMSTOCK APARTMENT CORP

1333 Jones Street
 San Francisco, CA 94109
 415-771-1333

COUNTY CLUB MOBILE HOME ESTATES

1800 East Tabor Avenue
 Fairfield, CA 94533
 707-428-0377

CROWN TOWERS APARTMENTS

666 Post Street
 San Francisco, CA 94109
 415-673-2242

CROYDON PARK APARTMENTS, INC.

316-C West California Boulevard
 Pasadena, CA 91105
 626-795-5337

DATE PALM MOBILE PARK

44071 Clinton Street
 Indio, CA 90720
 760-342-8478

DOS PINOS HOUSING COOPERATIVE

2550 Sycamore
 Davis, CA 95616
 530-758-2550

DOVER MOBILE HOME PARK

2121 Walter Road
 Fairfield, CA 94533
 707-425-1123

DOYLE STREET COHOUSING

5514 Doyle Street
 Emeryville, CA 94608
 510-420-8989

EASTERN GARDENS COOPERATIVE, INC.

3045 Eastern Avenue
 Sacramento, CA 95821
 916-489-1604

EL RIO MOBILE HOME PARK

2120 North Pacific Avenue
 Santa Cruz, CA 95060
 408-423-9494

FAHA PALMS

193 Verano Avenue
 Sonoma, CA 95476
 707-935-0200

FAIR OAKS SPRUCE COOPERATIVE ESTATES

1520 Spruce Street, #9
 South Pasadena, CA 91030
 626-441-2806

FLORIN GARDENS CO-OP APARTMENTS, INC.

6951 Twenty-fourth Street, Suite B
 Sacramento, CA 95822
 916-422-4242

FLORIN GARDENS COOPERATIVE EAST

2471 Fifty-seventh Avenue
 Sacramento, CA 95822
 916-391-7880

FLORIN GARDENS COOPERATIVE #2

2536 Wah Avenue
 Sacramento, CA 95822
 916-428-4530

FONTANA EAST APARTMENT CORPORATION

1000 North Point Street
 San Francisco, CA 94109
 415-771-0390

FONTANA WEST APARTMENT CORPORATION

1050 North Point Street
 San Francisco, CA 94109
 415-775-5242

FOUNTAIN MANOR ESTATES

4065 Ursula Avenue
 Los Angeles, CA 90008
 213-293-1476

FOUR STREETS CO-OP

616 Berendo Street
Los Angeles, CA 90004
213-667-2106

FREEDOM WEST, INC.

820 McAllister Street
San Francisco, CA 94102
415-929-1011

FRUITVALE HOUSING COOPERATIVE

2011 Thirty-eighth Avenue
Oakland, CA 94601
510-261-2508

GARDEN GROVE MANOR

10463 Bolsa Avenue
Garden Grove, CA 92463
714-554-2032

GOLDEN RAIN FOUNDATION

P.O. Box 2069
Seal Beach, CA 90740
562-431-6586 x310

GOLF GREEN MOBILE HOME ESTATES

8665 Florin Road
Sacramento, CA 95825
916-383-1453

GRANDVIEW MOBILE HOME PARK

24100 Pennsylvania Avenue
Lomita, CA 90717
310-539-0120

GRAYSTONE HEIGHTS COOPERATIVE

19650 Graystone Lane
San Jose, CA 95120

HACIENDA FAMILY PARK

145 East Aviation Road
Fallbrook, CA 92024
760-723-9493

HEIGHTS CORPORATION

1940 Broadway
San Francisco, CA 94109
415-931-4447

HOLIDAY RV PARK

100 South Dolliver Street
Pismo Beach, CA 93449
805-773-1121

HOMESTEAD COOPERATIVE

2610 Grambling Court
Davis, CA 95616
530-756-5998

J STREET COOPERATIVE

234 "J" Street
Davis, CA 95616

JOHN MUIR HOMES

3441 Sentinel Drive
Martinez, CA 94553
510-228-7522

KIMBERLEY GARDEN MOBILE HOMES

24922 Muirlands Boulevard
Lake Forest, CA 92630
949-837-5242

LA COOPERATIVA SANTA ELENA

P.O. Box 605
Soledad, CA 93630
408-678-1566

LA MIRADA

1100 Union Street
San Francisco, CA 94109
415-474-7575

LA RONDE COOPERATIVE

3901 Ursula Avenue
Los Angeles, CA 90008
323-299-0846

LAGUNA HEIGHTS

2310 Mason Street
San Francisco, CA 94133
415-346-5800

LAS CASAS DE MADERA COOPERATIVE

510 East Market Street
Salinas, CA 93905
408-422-5131

LAS CASITAS DE VOLUNTARIO

420 North Voluntario Street, Suite 6C
Santa Barbara, CA 93103

LEISUREVILLE MOBILE HOME PARK

1313 East Gibson Road
Woodland, CA 95776
530-662-1477

LOREN MILLER HOMES

937 McAllister Street
San Francisco, CA 94115
415-922-8911

MAPLEWOOD APARTMENTS, INC.

5025 Maplewood Avenue
Los Angeles, CA 90004
213-871-1231

MARATHON COOPERATIVE

1720 West Ball Road
Anaheim, CA 92804

MARTIN LUTHER KING-MARCUS GRAVEY SQUARE

1680 Eddy Street
San Francisco, CA 94115
415-921-3321

MAYFAIR GOLDEN MANOR

2627 Madden Avenue
San Jose, CA 95116
408-272-1800

MIRAMONTE TERRACE

3400 San Marino
Los Angeles, CA 90006

MOUNTAIN BROOK MOBILE PARK

6011 Scotts Valley Drive, SP 17
Scotts Valley, CA 95066-3225
408-439-9286

MUIR COMMONS

2222 Muir Woods Place
Davis, CA 95616
530-758-5202

N STREET CO-OP

732 "N" Street
Davis, CA 95616

NEARY LAGOON COOPERATIVE

81 Chestnut
Santa Cruz, CA 95060
408-457-2424

1901 CALIFORNIA STREET

1901 California Street
San Francisco, CA 94109

1940 VALLEJO STREET, INC.

1940 Vallejo Street
San Francisco, CA 94123

9TH STREET COOPERATIVE

1708 Ninth Street
Berkeley, CA 94710
510-527-1748

NORTHRIDGE COOPERATIVE HOMES

1 Ardath Court
San Francisco, CA 94124
415-647-0220

OAK CENTER HOMES

850 Eighteenth Street
Oakland, CA 94607
510-465-5137

OAK CREST ESTATES COOPERATIVE, INC.

4747 Oak Crest Road
Fallbrook, CA 92028
760-728-7455

OAK KNOLL APARTMENTS

6 Buckelew Street
Marin City, CA 94965
415-332-4528

1080 CHESTNUT

1080 Chestnut Street
San Francisco, CA 94109
415-928-3422

OXNARD ARDMORE COOPERATIVE ESTATES, INC.

6000 Coldwater Canyon Avenue, #5
North Hollywood, CA 91606
818-985-3764

PARKER STREET COOPERATIVE, INC.

2341 Parker Street, #9
Berkeley, CA 94704

PARKVIEW MANOR, INC.

3750 Lockland Drive
Los Angeles, CA 90008
213-291-0751

PILGRIM TERRACE COOPERATIVE HOMES

649 Pilgrim Terrace
Santa Barbara, CA 93101
805-682-3618

PONDEROSA ESTATES

913 Drake Avenue
Marin City, CA 94965
415-332-8039

PONDEROSA PINES MOBILE HOME OWNERS

10135 Timberland Drive
Grass Valley, CA 95949
530-273-4759

PURPLE ROSE COLLECTIVE

1531 Fulton
San Francisco, CA 94117
415-771-9181

QUEENSLAND MANOR COOPERATIVE SOUTH

10345 Santa Monica Boulevard, #200
Los Angeles, CA 90025
310-470-3330

RAZZLESNATCH COOPERATIVE

1709 Channing Way
Berkeley, CA 94703

REDDING GARDENS COOPERATIVE

301 South Street
Redding, CA 96001
530-241-7952

RIVER COMMUNITY HOMES

1061 Hallen Drive
Arcata, CA 95521
707-822-7816

ROYAL PALMS APARTMENTS

100 Atlantic Avenue
Long Beach, CA 90802
562-435-5516

ROYAL TOWERS APARTMENT CORPORATION

1750 Taylor Street
San Francisco, CA 94133
415-771-1750

ST. FRANCIS SQUARE APARTMENTS

10 Bertie Minor Lane, Suite 2
San Francisco, CA 94115
415-931-7363

SAN JERARDO COOPERATIVE, INC.

24500 El Rosario Street
Salinas, CA 93908
408-424-1947

SAN RAFAEL MANOR

1030 Los Gatos Road
San Rafael, CA 94903

SAN TOMAS ESTATES

1335 Phelps Avenue, Room D
San Jose, CA 95117
408-457-5725

SANTA ROSA CREEK COMMONS

887 Sonoma, #0
Santa Rosa, CA 95404
707-528-1935

SAVO ISLAND COOPERATIVE HOMES

2017 Stuart Street
Berkeley, CA 94703
510-841-4595

SEMINOLE SPRINGS MOBILE HOME PARK

30473 Mulholland Highway
Agoura, CA 91301
818-889-1221

17TH STREET COMMONS

1524 Seventeenth Street
Sacramento, CA 95814
916-443-6056

SHERWOOD LAKE MOBILE HOME PARK

150 Kern Street
Salinas, CA 93905
408-758-1500

SOUTHGATE TOWN AND TERRACE HOMES

7543 Franklin Boulevard, #1
Sacramento, CA 95823
916-428-2802

SUNSET VIEW ESTATES

3800 North State Street
Ukiah, CA 95482
707-485-7084

SUNWISE COOPERATIVE

2535 Westnesse
Davis, CA 95616

1080 CHESTNUT

1080 Chestnut Street
San Francisco, CA 94109
415-928-3422

TENNESSEE STREET HOUSING CORPORATION

712 Tennessee Street
San Francisco, CA 94107

1090 CHESTNUT CORP

1090 Chestnut Street
San Francisco, CA 94109
415-673-9233

TURNING POINT COMMONS

25 Via La Paz
Chico, CA 95928
530-894-0390

1274 FILBERT STREET, INC.

1274 Filbert Street
San Francisco, CA 94109

2000 WASHINGTON STREET, INC.

2000 Washington Street
San Francisco, CA 94109
415-775-1272

2100 PACIFIC AVENUE CORPORATION

2100 Pacific Avenue
San Francisco, CA 94115
415-931-2228

2127 BROADWAY STREET, INC.

2127 Broadway Street, #6
San Francisco, CA 94115
415-931-6869

2265 BROADWAY STREET, INC.

2265 Broadway Street
San Francisco, CA 94115

2288 BROADWAY STREET, INC.

2288 Broadway Street
San Francisco, CA 94115
415-346-9104

2298 PACIFIC AVENUE, INC.

c/o Unique Homes of S.F.
1774 Union Street
San Francisco, CA 94123

2500 STEINER STREET, INC.

2265 Steiner Street
San Francisco, CA 94115
415-346-5778

2555 LARKIN STREET CORPORATION

2555 Larkin Street, #5
San Francisco, CA 94109

TWIN PINES COOPERATIVE COMMUNITY, INC.

835 Pomeray Avenue
Santa Clara, CA 95051
408-249-8994

UNION TERRACE

1020 Union Street
San Francisco, CA 94133
415-981-5780

UNITY HOMES

220 Cashmere Street
San Francisco, CA 94124
415-821-7010

UNITY HOMES, INC.

2000 Washington Street
San Francisco, CA 94109
415-441-6478

UNIVERSITY AVENUE COOPERATIVE HOMES

1473 Addison Street
Berkeley, CA 94702
510-843-5937

VILLA SANTA CRUZ

2435 Felt Street, #76
Santa Cruz, CA 95062
408-475-0900

VISTA DE LA TERRAZA COOPERATIVE

165-177 Carr Avenue
Salinas, CA 93905
408-771-9777

VOORHIS VILLAGE

505 North San Dimas Canyon Road
San Dimas, CA 91773
909-599-3412

WALNUT CREEK MUTUAL #2

1001 Golden Rain Road
Walnut Creek, CA 94595

WALNUT CREEK MUTUAL #8

1001 Golden Rain Road
Walnut Creek, CA 94595
925-256-7078

WALNUT HOUSE COOPERATIVE

1740 Walnut Street
Berkeley, CA 94709
510-549-3140

WILSHIRE ARDMORE TERRACE

10375 Wilshire Boulevard
Los Angeles, CA 90024
310-274-6901

WINTON GROVE HOMES

457 Craven Court
Hayward, CA 94541

WASHINGTON

APEX BELLTOWN CO-OP

2225 First Avenue, #308
Seattle, WA 98121

CASA

1047 Belmont Place East
Seattle, WA 98102
206-324-6133

MUTUAL HOUSING COOPERATIVES

1535 Eleventh Avenue, #201
Seattle, WA 98122
206-329-7303

HOUSING RESOURCE AND SUPPORT ORGANIZATIONS

CALIFORNIA

THE AGORA GROUP

5954 Ocean View Drive
Oakland, CA 94618

Phone: 510-601-5489; **Fax:** 510-654-3353

E-mail: agoragroup@aol.com

The Agora Group is a technical assistance provider for cooperative housing and other types of affordable housing development, specializing in creative housing finance strategies, project financial packaging, and resource development.

NORTHERN CALIFORNIA LAND TRUST

3126 Shattuck Avenue
Berkeley, CA 94705

Phone: 510-548-7878; **Fax:** 510-548-7562

E-mail: nclt@igc.org

The Northern California Land Trust is a nonprofit housing developer experienced in forming cooperatives for low to moderate income residents. NCLT provides technical assistance and helps to develop and oversee housing cooperatives through the land trust model.

NORTHERN CALIFORNIA MUTUAL HOUSING ASSOCIATION

2619 Broadway, Suite 305
Oakland, CA 94612

Phone: 510-628-3620; **Fax:** 510-628-3626

NCMHA is a membership organization that provides technical assistance for affordable housing development, supports existing resident-controlled communities, and participates in the development of new resident-controlled communities, which include shared homes and limited-equity cooperatives. The primary focus is on affordability to low income households, democratic control, and peer-to-peer training and support. NCMHA is the northern affiliate of the California Mutual Housing Association.

RURAL COMMUNITY ASSISTANCE CORPORATION

2125 Nineteenth Street, Suite 203
Sacramento, CA 95818

Phone: 916-447-2854; **Fax:** 916-447-2878

Web site: www.rcac.org; **E-mail:** rcacmail@rcac.org

RCAC is a nonprofit housing, water, and waste management agency that provides technical, financial, and developmental assistance to rural housing cooperatives.

SHARED LIVING RESOURCE CENTER

2337 Parker Street
#9 Parker Street Cooperative
Berkeley, CA 94704-2841

Phone: 510-548-6608; **Fax:** 510-841-5731

Web site: www.citysearch.com/sfo/sharedliving

E-mail: slrcnorwood@igc.org

SLRC is a nonprofit education, counseling, and design consultation service formed to help create a wide range of shared living communities.

SOUTHERN CALIFORNIA MUTUAL HOUSING ASSOCIATION

4229 South Central Avenue
Los Angeles, CA 90011

Phone: 323-234-9890; **Fax:** 323-234-9806

SCMHA is a membership organization that provides technical assistance for affordable housing development, supports existing resident-controlled communities, and participates in the development of new resident-controlled communities, which include shared homes and limited-equity cooperatives. The primary focus is on affordability to low income households, democratic control and peer-to-peer training and support. SCMHA is the southern affiliate of the California Mutual Housing Association.

GENERAL

COOPERATIVE HOUSING FOUNDATION

8300 Colesville Road, Suite 420
Silver Spring, MD 20910

Phone: 301-587-4700; **Fax:** 301-587-2626

Web site: www.chfhq.org; **E-mail:** west@chfhq.com

CHF is a private, nonprofit organization working to improve the living conditions of families around the world through adequate housing and healthy environments in democratically governed communities.

NATIONAL ASSOCIATION OF HOUSING COOPERATIVES

1614 King Street
Alexandria, VA 22314

Phone: 703-549-5201; **Fax:** 703-549-5204

Web site: www.coophousing.org

E-mail: coophousing@usa.net

NAHC, a nonprofit membership organization, promotes cooperation among housing cooperatives and provides legislative lobbying and general education about housing cooperatives. NAHC publishes the "Cooperative Housing Journal" and the "Cooperative Housing Bulletin."

URBAN HOMESTEADING ASSISTANCE BOARD

120 Wall Street
New York, NY 10005

Phone: 212-479-3311; **Fax:** 212-344-6457

Web site: www.citysearch.com/sfo/sharedliving

E-mail: henderson@uhab.org

UHAB was founded in 1973 to promote self-help rehabilitation, self-management, and cooperative housing ownership for low income residents in New York City. Nationally, UHAB offers training, consultation, and publications on building maintenance, financial/payroll management, and legal and practical aspects of co-op conversion, management, and governance. Under a contract with the National Cooperative Bank, UHAB has written the "Cooperative Housing Development Guide" and "Directory of Cooperative Housing Professionals."

PARENT COOPERATIVES

Parent cooperatives are owned and controlled by parents with young children. As cooperative members, they are able to determine the quality and cost of programs for their children and decide how fees are spent. Members elect a board of directors that establishes policies and hires qualified staff to run day-to-day operations. Parent cooperatives date back to 1916 when a group of mothers at the University of Chicago organized a cooperative program to provide social and educational experiences for their young children, and to gain child-free time to pursue volunteer activities. Today, parent cooperatives can be separated into two categories: preschool and child care.

Preschool cooperatives offer enrichment activities for children from two to four hours per weekday. Many preschool cooperatives offer additional options that extend the day for children of employed parents. The program is staffed by an expert in early childhood education and parents assist in the classroom. Parent involvement contributes to the quality of the program and also reduces operating costs. Because these programs offer minimal duration of care and often include significant parent participation requirements, they tend to attract children with one parent who is at home full time.

Child care cooperatives offer quality care for children while their parents work. Although many aspects of child care cooperatives are identical to those of preschool cooperatives, they usually differ in three significant ways: they offer full-day care, more staff are hired to work with children, and parent participation requirements are significantly reduced.

Sixty-eight percent of the responding cooperatives were established over 29 years ago, and only 3 percent were established during the past decade. The 193 responding cooperatives that provide care for about 9,000 children provide 203 full-time and 435 part-time jobs, and have a gross revenue of over \$8 million. Average membership among responding cooperatives is forty-eight; they hire an average of two full-time and three part-time employees and report 1997 gross revenues of over \$92,000.

Note: Baby-sitting cooperatives are found throughout the west coast. These cooperatives allow parents an equitable exchange of baby-sitting services so that they can enjoy a night out or travel on business trips. When parents care for the child(ren) of another member they earn points or scrip that can be "spent" when they need baby-sitting services. Baby-sitting cooperatives are not incorporated and do not hire any staff. Because the organization, membership, and addresses of baby-sitting cooperatives change frequently, they are difficult to track. Therefore, we did not include them in the survey.

PARENT COOPERATIVES

CALIFORNIA

ALHAMBRA METHODIST COOPERATIVE PRESCHOOL

9 North Almansor Street
Alhambra, CA 91801
626-289-1601

ALL CHILDREN GREAT AND SMALL

4612 Welch Place
Los Angeles, CA 90027
213-666-6154

ALMADEN PARENTS PRESCHOOL

5805 Cahalan Avenue
San Jose, CA 95123
408-225-7211

ALTADENA NURSERY SCHOOL, INC.

838 North Los Robles Avenue
Pasadena, CA 91104
626-793-6221

ANAHEIM PARENT PARTICIPATION PRESCHOOL

2216 East South Street
Anaheim, CA 92806
714-535-1071

APPLE PIE SCHOOL

P.O. Box 425
Big Sur, CA 93920
408-667-2921

ARCADIA PARENT PARTICIPATION NURSERY SCHOOL

P.O. Box 803
Arcadia, CA 91006-0803

BAKERSFIELD PARENT NURSERY

P.O. Box 9563
Bakersfield, CA 93309
805-832-4690

BAKERSFIELD PLAY CENTER

1620 Kentucky Street
Bakersfield, CA 93305
805-325-4064

BAYSHORE COOPERATIVE PRESCHOOL

P.O. Box 3524
Long Beach, CA 90803
562-570-1715

BEAR VALLEY COMMUNITY NURSERY SCHOOL

P.O. Box 6066
Big Bear Lake, CA 92315
909-866-8780

BEVERLY GLEN PLAYGROUP

10409 Scenario Lane
Los Angeles, CA 90077
310-470-0992

BONNY DOON COMMUNITY PRESCHOOL

7065 Bonny Doon Road
Santa Cruz, CA 95060
408-459-7795

BREHEREN PRESCHOOL

3901 East Clinton
Fresno, CA 93703
209-221-9243

BRIGHT BEGINNINGS PRESCHOOL

P.O. Box 676
Folsom, CA 95630
916-983-5106

BUNKER HILL PARENT PARTICIPATION NURSERY SCHOOL

2145 Bunker Hill Drive
San Mateo, CA 94402
650-349-1581

BURBANK COOPERATIVE PRESCHOOL

P.O. Box 185
San Lorenzo, CA 94580
510-317-7700

BURTON VALLEY COOPERATIVE PRESCHOOL

584 Glenside Drive
Lafayette, CA 94549
510-283-6170

CALIFORNIA HEIGHTS PARENT PARTICIPATION NURSERY

P.O. Box 7536
Long Beach, CA 90807
562-426-5322

CAMPBELL PARENT PARTICIPATION NURSERY SCHOOL

528 Harrison Avenue
Campbell, CA 95008
408-866-7223

CANOGA PARK PARENT COOPERATIVE NURSERY SCHOOL

20600 Roscoe Boulevard
Canoga Park, CA 91306
818-882-2955

CANYON COOPERATIVE NURSERY SCHOOL

1820 North Las Palmas Avenue
Hollywood, CA 90068
213-464-7507

CARLMONT PARTICIPATION NURSERY SCHOOL

751 Alameda De Las Pulgas
Belmont, CA 94002
650-593-4155

CARMICHAEL PARENT PARTICIPATION PRESCHOOL

2815 Gunn Road
Carmichael, CA 95608
916-487-0513

CASTRO VALLEY PARENT NURSERY SCHOOL

3657 Christensen Lane
Castro Valley, CA 94546
510-582-7731

CENTENNIAL CHRISTIAN PRESCHOOL

5401 Freeport Boulevard
Sacramento, CA 95822
916-453-0976

CHICO NURSERY SCHOOL COOPERATIVE

1190 East First Avenue
Chico, CA 95926
530-891-1723

CHILDREN'S CENTER OF THE STANFORD COMMUNITY

695 Pampas Lane
Stanford, CA 94305
650-853-3090

CHILDREN'S COMMUNITY CENTER

1140 Walnut Street
Berkeley, CA 94707
510-526-9739

CHILDREN'S COMMUNITY NURSERY SCHOOL

560 El Camino Real
San Bruno, CA 94066
650-589-7414

CHILDREN'S CORNER COOPERATIVE NURSERY SCHOOL

4031 Appleton Street
San Diego, CA 92117
619-483-4112

CHILDREN'S COTTAGE COOPERATIVE

2900 Larkspur Landing Circle
Larkspur, CA 94939
415-461-0822

CHRIST METHODIST NURSERY SCHOOL

1717 Yulupa Avenue
Santa Rosa, CA 95405
707-526-0204

CHRIST THE KING PRESCHOOL

5811 Walnut Avenue
Orangevale, CA 95662
916-989-0141

CLAREMONT UNITED METHODIST NURSERY SCHOOL

211 West Foothill Boulevard
Claremont, CA 91711
909-624-8223

CLAYTON VALLEY PARENT COOPERATIVE PRESCHOOL

1645 West Street
Concord, CA 94521

CLOVERDALE COOPERATIVE PRESCHOOL

P.O. Box 603
Cloverdale, CA 95425
707-894-4328

COASTSIDE PARTICIPATION NURSERY SCHOOL

P.O. Box 24
Half Moon Bay, CA 94019
650-726-2397

COLORADO LAGOON PLAYGROUP

P.O. Box 3882
Long Beach, CA 90803
562-498-1663

COTATI ROHNERT PARK COOPERATIVE NURSERY SCHOOL

150 West Sierra Avenue
Cotati, CA 94931
707-795-4846

COTTAGE NURSERY SCHOOL

169 West Arlington Drive
Pasadena, CA 91105
626-799-0387

CRESCENTA CANADA NURSERY SCHOOL

1700 Foothill Boulevard
La Canada, CA 91011
818-952-2524

CRESTWOOD HILLS NURSERY SCHOOL

986 Hanley Avenue
Los Angeles, CA 90049
310-472-1566

CUBBYHOLE, THE

Vista High School, 1 Panther Way
Vista, CA 92083
760-726-5611, ext. 4131

CUPERTINO COOPERATIVE NURSERY SCHOOLE

P.O. Box 2114
Sunnyvale, CA 94087
408-739-8963

DANDELION NURSERY SCHOOL

941 The Alameda
Berkeley, CA 94707
510-526-1735

DAVIS COMMUNITY CHURCH NURSERY SCHOOL

412 "C" Street
Davis, CA 95616
530-758-2940

DAVIS PARENT NURSERY SCHOOL

426 West Eighth Street
Davis, CA 95616
530-757-5377

DEBI'S COUNTRY PLAYSCHOOL

P.O. Box 579
Georgetown, CA 95634
530-333-4648

DIAMOND BAR COMMUNITY NURSERY SCHOOL

400 South Rancheria Road
Diamond Bar, CA 91765
909-860-2261

DISCOVERY PARENT CHILD PRESCHOOL

1919 Gunston Way
San Jose, CA 95124
408-377-5390

DIXON COMMUNITY NURSERY SCHOOL

P.O. Box 925
Dixon, CA 95620
707-678-9347

EASTSIDE PARENT PARTICIPATION NURSERY SCHOOL

935 Piedmont Road
San Jose, CA 95132
408-926-1264

EL CERRITO PRESCHOOL COOPERATIVE

7200 Moeser Lane
El Cerrito, CA 94530
510-526-1916

EL SEGUNDO COOPERATIVE NURSERY

P.O. Box 73
El Segundo, CA 90245
310-322-7299

ENCINO PARENT COOPERATIVE NURSERY SCHOOL

16953 Ventura Boulevard
Encino, CA 91316
818-788-4582

EXCELSIOR COOPERATIVE PRESCHOOL

459 Vienna Street
San Francisco, CA 94112
415-585-7688

EXETER COMMUNITY PRESCHOOL

P.O. Box 463
Exeter, CA 93221
209-739-8003

EXPLORER PRESCHOOL

15040 Union Avenue
San Jose, CA 95124
408-879-0181

FAIR OAKS PARTICIPATION PRESCHOOL

8090 Grand Avenue
Fair Oaks, CA 95628
916-967-9159

FAIRFIELD PARENT PARTICIPATION SCHOOL

984 Nightingale Dr.
Fairfield, CA 94533
707-425-7677

FAMILIES IN TRANSITION

1586 Bay Road
East Palo Alto, CA 94303
650-325-2120

FAMILY CONNECTIONS

2410 Graceland Avenue
San Carlos, CA 94070
650-369-6467

FLORIN PARENT PRESCHOOL

7560 Florin Road
Sacramento, CA 95828
916-428-1752

FRANKLIN PARK PRESCHOOL

2095 Franklin Avenue
Santa Rosa, CA 95404
707-546-7330

FREMONT PARENT NURSERY SCHOOL

P.O. Box 7171
Fremont, CA 94537-7171
510-793-8531

FULLERTON COMMUNITY NURSEY SCHOOL

2050 Youth Way
Fullerton, CA 92635
714-525-1251

GAN ISRAEL PRESCHOOL

740 Wetsen Avenue
Petaluma, CA 94952
707-763-5136

GARDEN GROVE NURSERY SCHOOL

9621 Bixby Avenue
Garden Grove, CA 92641
714-539-5255

GEO KIDS

345 Middlefield Road
Menlo Park, CA 94025
650-329-4234

GLENRIDGE COOPERATIVE NURSERY SCHOOL

P.O. Box 31202
San Francisco, CA 94131
415-586-2771

GRACE COOPERATIVE PRESCHOOL

2100 Tice Valley Boulevard
Walnut Creek, CA 94596
510-935-2100

Haight Ashbury Cooperative Nursery School

P.O. Box 170238
San Francisco, CA 94117
415-661-9204

HANFORD COOPERATIVE PRESCHOOL

505 North Redington Street
Hanford, CA 93230
209-584-9421

HANSEL AND GRETEL PARENT PARTICIPATION NURSERY SCHOOL

5151 Argyle Road
El Sobrante, CA 94803
510-223-7400

HAPPY TIME COOPERATIVE PRESCHOOL

1091 Bello Street
Pismo Beach, CA 93449
805-773-2095

HASTINGS RANCH NURSERY SCHOOL

3740 East Sierra Madre Boulevard
Pasadena, CA 91107
626-351-9171

HAYWARD PARENT

2652 Vergil Court
Hayward, CA 94546
510-538-2667

HIGH FIVE/ME AND MOM

750 East Slauson Avenue
Canyon Country, CA 91351
805-252-7785

HILLTOP NURSERY SCHOOL

3625 Marathon Street
Los Angeles, CA 90026
213-663-3025

HILLTOP PRESCHOOL

9300 Gardenia Street
Fountain Valley, CA 92708
714-531-5058

HUMPTY DUMPTY PARENT PARTICIPATION NURSERY SCHOOL

311 East North Street
Manteca, CA 95336
209-239-1424

INTERNATIONAL COOPERATIVE NURSERY SCHOOL

P.O. Box 0018, UCSD
La Jolla, CA 92093
619-455-9310

IRVINE COMMUNITY NURSERY SCHOOL

P.O. Box 17683
Irvine, CA 92713
949-786-2687

JACK AND JILL COOPERATIVE PLAY SCHOOL

1122 Franklin Road
Yuba, CA 95991
530-673-5539

JACK AND JILL PARENT COOPERATIVE PRESCHOOL

822 North Commerce Street
Stockton, CA 95202-1621
209-467-4411

JAMES MARSHALL PARENT NURSERY SCHOOL

P.O. Box 379
West Sacramento, CA 95691
916-371-0405

JEWISH PRESCHOOL OF FRESNO

6622 North Maroa
Fresno, CA 93704
209-447-1984

KIDDIE KAMPUS COOPERATIVE PLAY SCHOOL

1711 Second Street
Alameda, CA 94501
510-521-1218

KIDS ON CAMPUS

University of Santa Clara
Santa Clara, CA 95053
408-554-4771

KINDERKIRK PRESCHOOL

4300 Mirador Drive
Pleasanton, CA 94566
925-846-2465

LA CANADA COOPERATIVE NURSERY SCHOOL

1909 Waltonia Drive
Montrose, CA 91020-1610
818-249-3733

LA MIRADA PLAY & LEARN SCHOOL

P.O. Box 291
La Mirada, CA 90638
714-739-0845 Co-op

LA PLAYA COOPERATIVE NURSERY SCHOOL

P.O. Box 3464
Culver City, CA 90230
310-839-1579

LA VERNE PARENT PARTICIPATION PRESCHOOL

P.O. Box 189
La Verne, CA 91750
909-599-9857

LAFAYETTE NURSERY SCHOOL

979 First Street
Lafayette, CA 94549
925-284-1639

LANCASTER PARENT NURSERY SCHOOL

506 West Avenue "K"
Lancaster, CA 93534
805-948-3027

LAUREL HILL COOPERATIVE NURSERY SCHOOL

401 Euclid Avenue
San Francisco, CA 94118
415-751-8784

LAURELWOOD COOPERATIVE PRESCHOOL

955 Teal Drive
Santa Clara, CA 95051
408-241-8626

LI'L COTTONWOOD PLAYGROUP

P.O. Box 324
Los Alamitos, CA 90720
562-430-7761

LINDA BEACH PRESCHOOL

400 Highland Avenue
Oakland, CA 94611
510-547-4432

LINDEN COMMUNITY PRESCHOOL

P.O. Box 588
Linden, CA 95236
209-887-3067

LINDSAY COOPERATIVE NURSERY SCHOOL

352 East Hemosa
Lindsay, CA 93247
209-562-4966

LITTLE HANDS: A PARENT-CHILD CENTER

P.O. Box 675
Belmont, CA 94002
650-595-4830

LITTLE METHODIST PRESCHOOL

9849 Fair Oaks Boulevard
Fair Oaks, CA 95628
916-961-0368

LITTLE PEOPLE'S WORKSHOP

416 Cortland Avenue
San Francisco, CA 94110
415-648-5156

LITTLE VILLAGE NURSERY SCHOOL

11827 West Pico Boulevard
Los Angeles, CA 90064
310-479-8468

LITTLE WONDERS/LITTLE HANDS NORTH

P.O. Box 6106
San Mateo, CA 94403
650-348-0736

LIVERMORE PLAYSCHOOL

5261 East Avenue
Livermore, CA 94550
925-447-6042

LOOMIS COMMUNITY NURSERY SCHOOL

6414 Brace Road
Loomis, CA 95650
916-652-7842

LOS ALTOS PARENT PRESCHOOL

P.O. Box 666
Los Altos, CA 94023-0666
650-599-3799

LOS ANGELES FAMILY SCHOOL

2646 Griffith Park Boulevard
Los Angeles, CA 90039
213-663-8049

LOS FELIZ COOPERATIVE NURSERY SCHOOL

P.O. Box 39495
Los Angeles, CA 90039
323-662-8300

LOS GATOS NURSERY SCHOOL

15 Lyndon Avenue
Los Gatos, CA 95030
408-354-1433

LOU GRANT PARENT CHILD WORKSHOP

P.O. Box 1004
Carpenteria, CA 93014
805-684-5310

MANHATTAN BEACH NURSERY SCHOOL

1520 Nelson Avenue
Manhattan Beach, CA 90266
310-376-1910

MARIPOSA PRESCHOOL CO-OP

P.O. Box 1631
Mariposa, CA 95338
209-966-2665

MCGEE'S FARM PRESCHOOL

2214 Grant Street
Berkeley, CA 94703
510-849-3593

ME & MOM/HIGH FIVE

19059 West Vicci St.
Canyon Country, CA 91351
805-252-7785

MENLO ATHERTON COOPERATIVE NURSERY SCHOOL

P.O. Box 693
Menlo Park, CA 94026
650-322-7148

MILL VALLEY NURSERY SCHOOL

51 Shell Road
Mill Valley, CA 94941
415-388-9174

MILLBRAE NURSERY SCHOOL

86 Center Street
Millbrae, CA 94030
650-589-3028

MILPITAS PARENTS PRESCHOOL

P.O. Box 360461
Milpitas, CA 95035
408-263-3950

MIRALOMA COOPERATIVE NURSERY SCHOOL

443 Foerster
San Francisco, CA 94127
415-585-6789

MODESTO PARENT PARTICIPATION NURSERY SCHOOL

1341 College Avenue
Modesto, CA 95350
209-571-2161

MONTCLAIR COMMUNITY PLAY CENTER

5815 Thornhill Drive
Oakland, CA 94611
510-339-7213

MORENO VALLEY PARENT PARTICIPATION PRESCHOOL

P.O. Box 933
Moreno Valley, CA 92336
909-924-6298

MORGAN HILL PARENT CHILD NURSERY SCHOOL

16870 Murphy Avenue
Morgan Hill, CA 95037
408-779-4515

MT. DIABLO PARENT COOPERATIVE NURSERY

55 Eckley Lane
Walnut Creek, CA 94598
925-932-6902

MOUNTAIN PLAYSCHOOL

P.O. Box 723
Arnold, CA 95223
209-795-9984

MOUNTAIN VIEW PARENT PRESCHOOL

1299 Bryant Avenue
Mountain View, CA 94040
650-969-9506

MULBERRY SCHOOL, INC.

1980 Hamilton Avenue
San Jose, CA 95125
408-377-1595

MULTICULTURAL CENTER

P.O. Box 7346
Santa Rosa, CA 95407
707-544-0104

MURPHYS PRESCHOOL

P.O. Box 1843
Murphys, CA 95247
209-728-2234

MY OWN SCHOOL

P.O. Box 726
San Andreas, CA 95249-0723
209-754-3702

NAPA VALLEY NURSERY SCHOOL

P.O. Box 2213
Napa, CA 94558
707-224-3319

NEIGHBORHOOD NURSERY SCHOOL

2700 Tesla Street
Los Angeles, CA 90039
213-669-9541

NEW HORIZONS NURSERY SCHOOL

405 Los Positas
Livermore, CA 94550
925-455-6082

NIGUEL PARENT PARTICIPATION PRESCHOOL

1085 Laguna Canyon Road
Laguna Beach, CA 92651
714-497-3895

NOE VALLEY NURSERY SCHOOL

1021 Sanchez Street
San Francisco, CA 94114
415-647-2278

NORTH HILLS COOPERATIVE NURSERY SCHOOL

10341 Woodley Avenue
Granada Hills, CA 91344
818-360-2892

NORTH HUNTINGTON BEACH COMMUNITY NURSERY SCHOOL

5702 Clark Drive, Room 5
Huntington Beach, CA 92649
714-846-2713

NOVATO PARENTS NURSERY SCHOOL

1473 South Novato Boulevard
Novato, CA 94947
415-897-4498

OAKLAND PROGRESSIVE DAYCARE

733 Beatie Street
Oakland, CA 94606
510-835-0131

OAKS PARENT CHILD WORKSHOP

605 West Junipero Street
Santa Barbara, CA 93105
805-682-7609

OJAI VALLEY COMMUNITY NURSERY SCHOOL

P.O. Box 1117
Ojai, CA 93024
805-646-3801

ONEONTA COOPERATIVE NURSERY SCHOOL

1515 Garfield Avenue
South Pasadena, CA 91105
626-799-3105

OPEN GATE NURSERY

2124 Brewster Avenue
Redwood City, CA 94062
650-369-6833

ORINDA PRESCHOOL, THE

10 Irwin Way
Orinda, CA 94563
510-254-2551

PACIFICA NURSERY SCHOOL, INC.

P.O. Box 1207
Pacifica, CA 94044
415-355-4465

PAJARO VALLEY CHILDREN'S CENTER

234 Montecito
Watsonville, CA 95076
408-722-3737

PALMDALE PARENT PARTICIPATION NURSERY SCHOOL

P.O. Box 547
Palmdale, CA 93550
805-273-7222

PALO ALTO FRIENDS NURSERY SCHOOL

957 Colorado Avenue
Palo Alto, CA 94303
650-856-0744

PALOS VERDES HILL NURSERY SCHOOL

6 Lariat Lane
Rolling Hills Estates, CA 90274
310-377-8839

PARADISE PRESCHOOL

P.O. Box 597
Paradise, CA 95967
530-877-8155

PARENT PARTICIPATING NURSERY SCHOOL

38088 Chuperosa Lane
Cathedral City, CA 92234
760-328-3453

PARENT PARTICIPATION COOPERATIVE

2700 El Rancho Drive
Scotts Valley, CA 95066
408-438-4297

PASO ROBLES COOPERATIVE PRESCHOOL

P.O. Box 836
Paso Robles, CA 93447
805-238-5059

PEPPER PRESCHOOL

627 "F" Street
Petaluma, CA 94952
707-762-8151

PETALUMA PARENT NURSERY SCHOOL

P.O. Box 894
Petaluma, CA 94953
707-778-4669

PETALUMA PRESCHOOL

P.O. Box 314
Petaluma, CA 94953
707-763-1083

PETER PAN NURSERY SCHOOL

1422 Navellier Street
El Cerrito, CA 94530
510-234-5918

PIED PIPER PRESCHOOL

2263 Whyte Park Avenue
Walnut Creek, CA 94595
925-932-3816

PIXIE PLAY SCHOOL

1797 Ayers Road
Concord, CA 94521
510-689-4030

PIXIE PLAYTIME PRESCHOOL

3611 South Mall
Irvine, CA 92606
714-559-1990

PLAYDAZE PRESCHOOL

P.O. Box 2568
Los Banos, CA 93635-2568
209-826-9535

PLAYMATES COOPERATIVE NURSERY SCHOOL

2340 Forty-second Avenue
San Francisco, CA 94116
415-681-2025

PLAZA PRESCHOOL

P.O. Box 8655
Long Beach, CA 90808-0655
562-421-5448

PLEASANT VALLEY PRESCHOOL

1605 East Burnley Street
Camarillo, CA 93010
805-484-0842

PORTERVILLE NURSERY SCHOOL

244 East Morten
Porterville, CA 93257
209-784-0777

PORTUGUESE BEND NURSERY SCHOOL

P.O. Box 231
Rancho Palos Verdes, CA 90274
310-377-4788

PRESCHOOL LEARNING FOR AVALON YOUTH (P.L.A.Y)

P.O. Box 344
Avalon, CA 90704
310-510-2324

RAINBOW DAYCARE

901 "P" Street, Suite 155
Sacramento, CA 95814
916-448-5231

RANCHO COOPERATIVE NURSERY SCHOOL

2551 Motor Avenue
Los Angeles, CA 90064
310-558-9378

READY, SET, GROW

24121 Bear Skin Circle
Murietta, CA 92562
909-696-2759

REDBUD MONTESSORI

P.O. Box 1562
Davis, CA 95616
530-753-2623

REDWOOD PARENTS NURSERY SCHOOL

P.O. Box 759
Redwood City, CA 94064-0759
650-368-7060

RIVER VALLEY SCHOOL

21300 Geyserville Avenue
Geyserville, CA 95441
707-857-3977

RIVIERA UNITED METHODIST PRESCHOOL

375 Palos Verdes Boulevard
Redondo Beach, CA 90277
310-378-9273

ROCKY MOUNTAIN PARTICIPATION NURSERY SCHOOL

Fifteenth and Beaver Streets
San Francisco, CA 94114
415-552-2929

ROOTS AND WINGS MONTESSORI

2000 Southwood Drive
San Pablo, CA 94806
510-724-8858

ROSEVILLE PARENT EDUCATION PRESCHOOL

1799A Cirby Way
Roseville, CA 95661
916-782-7458

RUSTIC CANYON COOPERATIVE NURSERY SCHOOL

601 Latimer Road
Santa Monica, CA 90402
310-459-1049

ST. HELENA COOPERATIVE NURSERY SCHOOL

P.O. Box 493
Rutherford, CA 94573
707-963-7212

ST. MARKS COOPERATIVE PRESCHOOL

2391 St. Mark's Way
Sacramento, CA 95864
916-485-6509

ST. MATTHEWS METHODIST NURSERY SCHOOL

15653 East Newton Street
Hacienda Heights, CA 91745
626-330-8340

ST. PAUL'S COOPERATIVE NURSERY SCHOOL

405 El Camino
Burlingame, CA 94010
650-344-5409

ST. PAUL'S COOPERATIVE NURSERY SCHOOL

P.O. Box 4608
Walnut Creek, CA 94596
925-932-6094

SAN ANSELMO COOPERATIVE NURSERY SCHOOL

24 Myrtle Lane
San Anselmo, CA 94960
415-454-5308

SAN JOSE PARENTS PARTICIPATING NURSERY SCHOOL

2180 Radio Avenue
San Jose, CA 95125
408-265-3202

SAN LORENZO PARENT COOPERATIVE NURSERY SCHOOL

820 Bockman Road
San Lorenzo, CA 94580
510-276-7432

SAN MARCOS PARENT CHILD WORKSHOP

4750 Hollister Avenue
Santa Barbara, CA 93110
805-964-8994

SAN MATEO PARENTS' NURSERY SCHOOL

1732 Monte Diablo Avenue
San Mateo, CA 94403
650-347-1955

SAN PEDRO COOPERATIVE NURSERY SCHOOL

731 Averill Avenue
San Pedro, CA 90732
310-519-9450

SAND TOTS PARENT PARTICIPATION NURSERY SCHOOL

P.O. Box 3481
Manhattan Beach, CA 90266
310-370-4300

SANDY HILL NURSERY SCHOOL

P.O. Box 628
Solano Beach, CA 92075
619-481-1378

SANTA CLARA PARENTS NURSERY SCHOOL

471 Monroe Street
Santa Clara, CA 91604

SARATOGA PARENT PARTICIPATION NURSERY SCHOOL

20490 Williams Avenue
Saratoga, CA 95070
408-867-9774

SEAL BEACH PLAY GROUP

P.O. Box 442
Seal Beach, CA 90740
714-840-3628

SEASIDE PARENT PARTICIPATION NURSERY SCHOOL

4565 Sharynne Lane
Torrance, CA 90505
310-375-0641

SEQUOIA NURSERY SCHOOL

2666 Mountain Boulevard
Oakland, CA 94611
510-531-8853

SERRA PARENT PARTICIPATION PRESCHOOL

P.O. Box 125
San Clemente, CA 92674
714-492-8188

SHERMAN OAKS COOPERATIVE NURSERY SCHOOL

14201 Huston Avenue
Sherman Oaks, CA 91423
818-501-9812

SHOOTING STAR PRESCHOOL

585A North Main Street
Bishop, CA 93514
760-872-4344

SIERRA MADRE COMMUNITY NURSERY SCHOOL

701 East Sierra Madre Boulevard
Sierra Madre, CA 91024
626-355-1655

SIERRA PRESCHOOL

13315 Luther Road
Auburn, CA 95602
530-823-3557

SIMCHA PRESCHOOL

3055 Porter Gulch Road
Aptos, CA 95003
408-479-3449

SKYTOWN PRESCHOOL

1 Lawson Road
Kensington, CA 94709
510-526-8485

SMALL FRY NURSERY SCHOOL

P.O. Box 714
Madera, CA 93637
209-673-3825

SO BIG PLAY CENTER, INC.

P.O. Box 82
Antioch, CA 94509
925-757-6474

SOQUEL NURSERY SCHOOL

410 Old San Jose Road
Soquel, CA 95073
408-429-3464

SOUTH BAY PRESCHOOL

24027 Pennsylvania Avenue
Lomita, CA 90717
310-325-1134

SOUTHWEST COMMUNITY NURSERY SCHOOL

327 "A" Street
Bakersfield, CA 93304
805-323-4435

SPO CHILD CARE PRESCHOOL

P.O. Box 678
Sonoma Valley, CA 95476
707-996-4835

STARR KING PARENT CHILD WORKSHOP

1525 1/2 Santa Barbara Street
Santa Barbara, CA 93101
805-966-1325

STUDIO CITY CO-OP PRESCHOOL

12621 Rye Street
Studio City, CA 91604
818-769-4415

SUMMERVILLE PARENT PARTICIPATION NURSERY SCHOOL

P.O. Box 232
Standard, CA 95373
209-928-4288

SUN'N FUN CREATIVE PLAYGROUP

P.O. Box 364
Seal Beach, CA 90740
562-493-3127

SUNNYMONT NURSERY SCHOOL

1188 Wunderlich Drive
San Jose, CA 95129
408-253-8125

SUNNYVALE NURSERY SCHOOL

1515 Partridge Avenue
Sunnyvale, CA 94087
408-257-8743

SUNSET COOPERATIVE NURSERY SCHOOL

4245 Lawton Street
San Francisco, CA 94122
415-681-7659

SUNSET PARENT PARTICIPATION NURSERY SCHOOL

22100 Princeton Street
Hayward, CA 94541
510-581-1878

SUNSHINE COMMUNITY NURSERY SCHOOL

P.O. Box 1763
Costa Mesa, CA 92626
714-540-1183

SUTTERVILLE PRESCHOOL

5520 Gilgunn Way
Sacramento, CA 95822
916-455-9420

TAHOE PARENTS NURSERY SCHOOL

P.O. Box 9392
South Lake Tahoe, CA 96158
530-541-5375

TALL PINE NURSERY SCHOOL

P.O. Box 1543
Grass Valley, CA 95945
530-273-4638

TELEGRAPH HILL PARENT PARTICIPATION NURSERY SCHOOL

555 Chestnut Street
San Francisco, CA 94133
415-421-3313

TENAYA PARENT PRESCHOOL

P.O. Box 1285
Groveland, CA 95321
209-962-7559

TENNYSON PARENT NURSERY SCHOOL

27552 East Eleventh Street
Hayward, CA 94544
510-581-3995

TINY TOTS PRESCHOOL

1949 Bell Street
Sacramento, CA 95825
916-925-6673

TOPANGA COOPERATIVE PRESCHOOL

P.O. Box 363
Topanga, CA 90290
310-455-3155

TORRANCE COOPERATIVE PRESCHOOL

4915 Emerald Street
Torrance, CA 90503-2813
310-542-7644

TURLOCK PARENT PARTICIPATION NURSERY SCHOOL

P.O. Box 814
Turlock, CA 95381
209-667-7501

TUSTIN COMMUNITY NURSERY SCHOOL

225 West Main Street
Tustin, CA 92680
714-544-2398

TUTOR TOTTER PRESCHOOL

P.O. Box 971
Meadow Vista, CA 95722
530-878-8394

TWIN CITIES COOPERATIVE PRESCHOOL

56 Mohawk Avenue
Corte Madera, CA 94925
415-924-3150

UKIAH COOPERATIVE NURSERY SCHOOL

444 Park Boulevard
Ukiah, CA 95482
707-462-6638

UNITARIAN COOPERATIVE SCHOOL

4190 Front Street
San Diego, CA 92103
619-295-9860

UNITED METHODIST COOPERATIVE NURSERY SCHOOL

1443 Howard Avenue
Burlingame, CA 94010
650-343-1082

UNIVERSITY PARENTS NURSERY SCHOOL

3233 South Sepulveda Boulevard, Suite 200
Los Angeles, CA 90034-4205
310-397-2735

VALLEY FAMILY PRESCHOOL

P.O. Box 218
San Geronimo, CA 94963
415-488-9344

VALLEY PARENT PRESCHOOL

935 Camino Ramon
Danville, CA 94526
510-837-5401

VILLAGE NURSERY SCHOOL

474 North Parkview Drive
Daly City, CA 94014
650-992-4350

WASCO PARENT PARTICIPATION PRESCHOOL

P.O. Box 48
Wasco, CA 93280
805-758-5054

WATSONVILLE COOPERATIVE NURSERY

220 Elm Street
Watsonville, CA 95076
408-761-6647

WEE FRIENDS PRESCHOOL

P.O. Box 596
Riverdale, CA 93656
209-867-4806

WESTCHESTER PARENT NURSERY SCHOOL

7300 West Manchester Avenue
Los Angeles, CA 90045
310-670-5522

WESTMINSTER NURSERY SCHOOL

P.O. Box 458
Westminster, CA 92683
714-893-7979

WESTSIDE COOPERATIVE PRESCHOOL

P.O. Box 1265
Campbell, CA 95009-1265
408-249-5533

WESTSIDE PARENT PARTICIPATION NURSERY SCHOOL

1231 Bay Street
Santa Cruz, CA 95060
408-429-3995

WINDSOR COOPERTIVE NURSERY SCHOOL

9161-B Starr Road, Box 460
Windsor, CA 95492
707-838-9306

WINTERS PARENT NURSERY SCHOOL

P.O. Box 1052
Winters, CA 95694
530-795-4659

WOODLAND HILLS PARENTS NURSERY SCHOOL

6610 Shoup Avenue
Canoga Park, CA 91307
818-340-2303

WOODLAND PARENT NURSERY SCHOOL

655 Fourth Street
Woodland, CA 95695
530-662-3878

WOODSIDE PARENTS NURSERY COOPERATIVE

3154 Woodside Road
Woodside, CA 94062
650-851-7112

OREGON**CARUS COOPERATIVE PRESCHOOL**

14412 South Carus Road
Oregon City, OR 97045
503-632-3130

HANCOCK STREET PRESCHOOL

1624 N.E. Hancock Street
Portland, OR 97212
503-282-5128

HILLSBORO PARENT PARTICIPATION PRESCHOOL

P.O. Box 304
Hillsboro, OR 97123
503-648-4781

OREGON CITY PRESCHOOL

718 Sixth Street
Oregon City, OR 97045
503-656-8230

OSWEGO PLAYSCHOOL

516 Eighth Street
Lake Oswego, OR 97034
503-636-1345

ROSE CITY COOPERATIVE PRESCHOOL

5830 N.E. Alameda
Portland, OR 97213
503-282-8345

SHERWOOD COOPERATIVE PRESCHOOL

P.O. Box 511
Sherwood, OR 97140
503-625-5858

SOUTH SHORE PRESCHOOL

1855 South Shore Boulevard
Lake Oswego, OR 97034
503-636-5216

SOUTHWEST PARENT CHILD COLLECTIVE

P.O. Box 19836
Portland, OR 97280
503-244-6604

TIGARD COOPERATIVE PLAYSCHOOL

9845 S.W. Walnut Place
Tigard, OR 97223
503-639-8110

TUALATIN VALLEY PRESCHOOL

P.O. Box 230105
Tigard, OR 97281
503-620-2272

WASHINGTON**KALAMA LITTLE RASCALS COOPERATIVE PRESCHOOL**

P.O. Box 1162
Kalama, WA 98625
360-673-2141

PARENT RESOURCE AND SUPPORT ORGANIZATIONS

OREGON

PARENT CHILD PRESCHOOL OF OREGON

P.O. Box 25024
Portland, OR 97298
Phone: 503-293-6161
Fax: 503-293-6161

PCPO is an association of cooperative nursery schools in Oregon and southern Washington. PCPO provides support, information, newsletter, parent conferencing, and training to its cooperative members.

GENERAL

PARENT COOPERATIVE PRESCHOOLS INTERNATIONAL (PCPI)

National Cooperative Business Center
1401 New York Avenue NW, Suite 1100
Washington, DC 20005
Phone: 51-800-636-6222
Fax: 202-638-1374

Web site: www.cooperative.org

E-mail: pcpi@ncba.org

PCPI is a nonprofit service association that promotes cooperation among cooperative nursery schools. PCPI provides education and promotional services, as well as child and family advocacy. Membership is open to schools, councils, libraries, and individuals who support cooperative child care.

STUDENT COOPERATIVES

Student cooperatives are created and run by students to meet their common needs at a savings over commercial rates. While most student cooperatives provide housing or food, some provide child care and books. Student cooperatives are controlled by the members who elect a board of directors. Typically composed of students, the board often includes a non-student advisor, such as an alumnus or a university official.

By managing their own housing and working to sustain it, students gain practical business experience. This, along with a desire to develop a lifestyle in which they work with other cooperative members, is often a principal motive for joining a cooperative.

Of fifty-five known west coast student cooperatives, thirty-four responded to our survey. All but one of the respondents are California cooperatives. These cooperatives have been in existence for an average of 26 years, represent over 16,000 students, account for more than \$8 million in revenue, and employ over 150 persons.

STUDENT COOPERATIVES

CHILD CARE

CALIFORNIA

PERFECT TENDER INFANT CARE COOPERATIVE

c/o King Hall School of Law—UC Davis
Davis, CA 95616
530-752-4955

PETER PAN COOPERATIVE NURSERY SCHOOL

4618 Allendale Avenue
Oakland, CA 94619

WASHINGTON

U-DISTRICT COOPERATIVE DAY CARE

1064 N.E. Ninth Street
Seattle, WA 98105
206-522-5388

FOOD

CALIFORNIA

FOOD CO-OP, THE

B-023F Student Center, UCSD
La Jolla, CA 92093
619-546-8339

KRESGE FOOD COOPERATIVE

Kresge #811 UCSC
Santa Cruz, CA 950064
408-426-1506

WASHINGTON

FULL CIRCLE FOODS

7101 Goodwin Road
Everson, WA 98247
360-966-2054

HOUSING

CALIFORNIA

AGRARIAN EFFORT

UC Davis, TB-15
One Shields Avenue
Davis, CA 95616
530-752-2487

DAVIS CAMPUS COOPERATIVES

2745 Portage Bay
Davis, CA 95616
530-750-2026

DAVIS STUDENT COOPERATIVE

UC Davis, TB-13
One Shields Avenue
Davis, CA 95616
530-752-2487

DOMES, THE

UC Davis, Student Housing, Room 260
One Shields Avenue
Davis, CA 95616
530-752-2487

FRENTE FOUNDATION/CASA JOAQUIN MARIETTA

2336 Piedmont Avenue
Berkeley, CA 94704
510-540-1984

HILLEGASS HOUSE

2056 Hillegass Avenue
Berkeley, CA 94705

IRVINE STUDENT HOUSING, Inc. (ISHI)

6100 Verano Place
Irvine, CA 92715
714-856-0877

PIERCE COOPERATIVE

UC Davis, TB-14
One Shields Avenue
Davis, CA 95616
530-752-2487

SANTA BARBARA STUDENT HOUSING COOPERATIVES

6503 Madrid Road, Suite J
Isla Vista, CA 93117-4819
805-685-6964

BIKO COOPERATIVE

4710 Sueno
Isla Vista, CA 93117

DASCHAIN HOUSE

6719 Sabado Tarde
Isla Vista, CA 93117

MANLEY HOUSE

732 Embarcadero del Norte
Isla Vista, CA 93117

NEWMAN BUILDING

6503 Madrid Road
Isla Vista, CA 93117

SANTA CRUZ STUDENT HOUSING COOPERATIVE

316 Main Street
Santa Cruz, CA 95060
408-425-2667

CHAVEZ HOUSE

316 Main Street
Santa Cruz, CA 95060

LAUREL STREET COOPERATIVE

807 Laurel Street
Santa Cruz, CA 95060

STANFORD STUDENT COOPERATIVES

c/o Row Office, 584 Mayfield Avenue
Stanford, CA 94305
650-723-0778

CHI THETA CHI

576 Alvarado Row
Stanford, CA 94305

COLUMBAE HOUSE

549 Lasuen Mail
Stanford, CA 94309

ENCHANTED BROCCOLI FOREST

375 Campus Drive
Stanford, CA 94305

HAMMARSKJOLD INTERNATIONAL HOUSE

592 Alvarado Row
Stanford, CA 94305

KAIROS

586 Mayfield Avenue
Stanford, CA 94305

SYNERGY

550 San Juan Street
Stanford, CA 94305

TERRA HOUSE

539 Cowell Lane
Stanford, CA 94305

UNIVERSITY COOPERATIVE HOUSING ASSOCIATION

500 Landfair Avenue
Los Angeles, CA 90024
310-208-8242

HARDMEN-HANSEN HALL

500 Landfair Avenue
Los Angeles, CA 90024

JOHN ESSENE HALL

488 Landfair Avenue
Los Angeles, CA 90024

ROBISON HALL

10940 Ophir Avenue
Los Angeles, CA 90024

UNIVERSITY STUDENT COOPERATIVE ASSOCIATION (USCA)

2424 Ridge Road
Berkeley, CA 94709
510-848-1936

AFRICAN AMERICAN THEME HOUSE

2347 Prospect Street
Berkeley, CA 94704

ANDRES CASTRO ARMS

2310 Prospect Street
Berkeley, CA 94704
510-540-9452

CASA ZIMBABWE

2422 Ridge Road
Berkeley, CA 94709
510-486-9580

CLOYNE COURT

2600 Ridge Road
Berkeley, CA 94709
510-549-2480

CONVENT, THE

1601 Allston Way
Berkeley, CA 94703

DAVIS HOUSE

2833 Bancroft Steps
Berkeley, CA 94704
510-540-9228

EUCLID HALL

1777 Euclid Avenue
Berkeley, CA 94709

FENWICK WEAVERS' VILLAGE APARTMENTS

2415 Dwight Way
Berkeley, CA 94704
510-549-1496

HOYT HALL

2519 Ridge Road
Berkeley, CA 94709
510-540-9288

KIDD HALL

2562 Le Conte Avenue
Berkeley, CA 94709
510-845-7782

KINGMAN HALL

1730 La Loma Avenue
Berkeley, CA 94709
510-540-9478

LE CHATEAU

2545 Hillegass Avenue
Berkeley, CA 94704
510-540-9164

LOTHLORIEN

2415 Prospect
Berkeley, CA 94704

NORTHSIDE COOPERATIVE APARTMENTS

2526-2540 Le Conte Avenue
Berkeley, CA 94709

RIDGE HOUSE

2420 Ridge Road
Berkeley, CA 94709
510-548-9722

ROCHDALE VILLAGE APARTMENTS

2424 Haste Street
Berkeley, CA 94704
510-548-8608

SHERMAN HALL

2250 Prospect Street
Berkeley, CA 94704
510-540-9220

STEBBINS HALL

2527 Ridge Road
Berkeley, CA 94709

WOLF HOUSE

2732 Durant Avenue
Berkeley, CA 94704
510-704-0390

OREGON

BEAVER LODGE

1360 N.W. Van Buren
Corvallis, OR 97331
541-752-2013

CHELSEA HOUSE

1851 Onyx
Eugene, OR 97403
541-343-2674

CHRISTUS HOUSE

1834 Potter
Eugene, OR 97403
541-687-0145

GOOSE NEST COOPERATIVE

1425 S.W. Clay
Portland, OR 97201

OREGON STATE COOPERATIVE HOUSING

Department of Housing Administrative Services
Kerr Administration Building, #204
Corvallis, OR 97331
541-737-4771

AVERY LODGE

1030 S.W. Madison Avenue
Corvallis, OR 97331

AZALEA HOUSE

1050 S.W. Madison Avenue
Corvallis, OR 97331

DIXON LODGE

265 S.W. Eleventh Street
Corvallis, OR 97331

HECKART LODGE

2800 S.W. Jefferson
Corvallis, OR 97331

OXFORD HOUSE

957 S.W. Jefferson
Corvallis, OR 97331

REED LODGE

2900 S.W. Jefferson
Corvallis, OR 97331

STUDENT'S COOPERATIVE ASSOCIATION

1670 Alder Street
Eugene, OR 97403
541-683-1112

CAMPBELL CLUB

1670 Alder Street
Eugene, OR 97403

LORAX MANNER

1648 Alder Street
Eugene, OR 97403

VARSITY HOUSE

119 West Ninth Street
Corvallis, OR 97330
541-758-7216

WASHINGTON

THE SHERWOOD COOPERATIVE

4746 Eighteenth Avenue, N.E.
Seattle, WA 98105
206-522-7872

STUDENT SERVICES

CALIFORNIA

ASSOCIATED STUDENT BOOKS COOPERATIVE, CSU

5500 University Parkway
San Bernardino, CA 92407
909-880-5932

WORKER

CALIFORNIA

BERKELEY WORMS

P.O. Box 4126
Berkeley, CA 94704
510-643-0440

BOOKSTORE COOPERATIVE

P.O. Box 565
San Diego, CA 92024
619-457-5710

CHÉ CAFE

B-023 Student Center
La Jolla, CA 92039
619-534-2311

COMPUTER COOPERATIVE

B-023 Student Center
La Jolla, CA 92039
619-534-6071

GROUNDWORK BOOKS

B-023 Student Center
La Jolla, CA 92039
619-452-9625

RECYCLING COOPERATIVE

B-023 Student Center
La Jolla, CA 92039
619-534-1831

UC BERKELEY RECYCLING PROJECT

504 Eshelman Hall
Berkeley, CA 94720
510-642-4895

OREGON

PSU COOPERATIVE ASSOCIATION

1880 S.W. Sixth Avenue
Portland, OR 97201
503-226-2631

STUDENT RESOURCE AND SUPPORT ORGANIZATIONS

CALIFORNIA

WESTERN STUDENT COOPERATIVES (WESTCO)

c/o USCA, 2424 Ridge Road
Berkeley, CA 94709

Phone: 510-848-2667

Fax: 510-848-2001

Web site: www.umich.edu/~nasco

E-mail: NASCO@umich.edu

WESTCO is the western office for the North American Students of Cooperation (NASCO).

GENERAL

NORTH AMERICAN STUDENTS OF COOPERATION (NASCO)

P.O. Box 7715

Ann Arbor, MI 48107

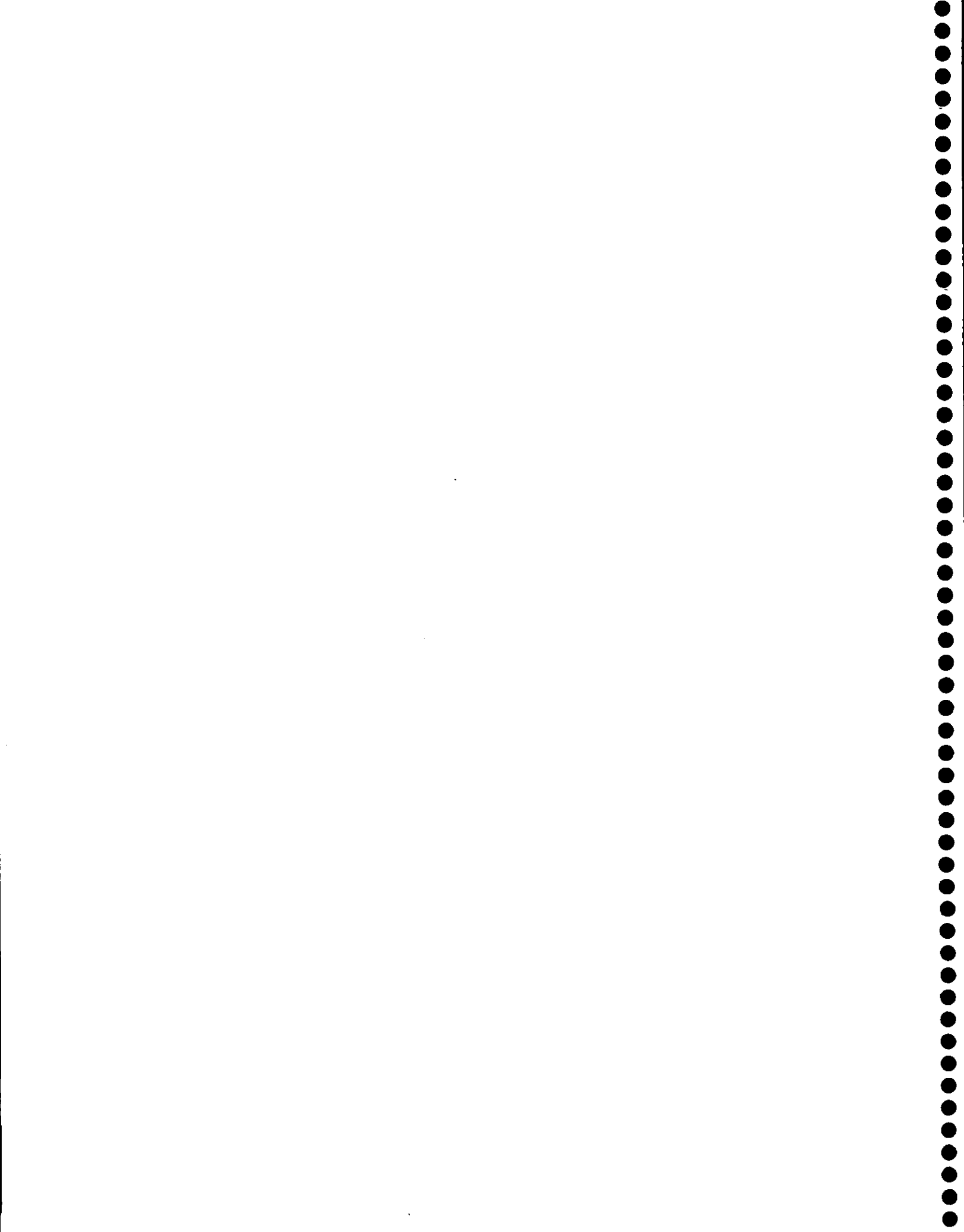
Phone: 734-663-0889

Fax: 734-663-5072

Web site: www.umich.edu/~nasco

E-mail: NASCO@umich.edu

NASCO is an association of campus cooperatives that promotes the expansion of student cooperatives in Canada and the U.S. NASCO also provides education, training, and other services to student cooperatives.



UTILITY COOPERATIVES

Utility cooperatives supply electricity, water, communication, and similar services to members. **Cable television cooperatives** are also a type of utility cooperative. Individual households and businesses are the user-owners of the utility service in most cases. **Electric cooperatives** furnish electric power and deliver it to the members. Nearly 1,000 rural electric cooperatives operate more than half of the electric lines in America, providing electricity to more than 25 million people in 46 states.¹ **Generation and transmission cooperatives** provide power for their members—electric cooperatives owned by consumers. **Telephone cooperatives** provide telecommunications services to 1.2 million people in 31 states.²

In California a new type of utility cooperative, an electricity purchasing cooperative, has been formed. After deregulation of the electric industry in 1998, the California Electric Users Cooperatives, a federation of agricultural cooperatives, was formed to provide electricity services to member cooperatives, who in turn may offer electricity and related services to their members. The cooperative does not produce energy or own transmission services; rather, the purpose is to lower the costs to members by purchasing the electricity in a competitive electricity market.

Ten of the nineteen west coast utility cooperatives responded to our survey. Membership totals 35,598, with total revenues of \$50,872,820. The average cooperative has been in existence for 64 years. Six of the reporting utility cooperatives are located in Washington and four are in California.

¹ USDA, Rural Business-Cooperative Service, *Co-ops 101*, CIR 55, June 1997.

² USDA, Rural Business-Cooperative Service, *Co-ops 101*, CIR 55, June 1997.

UTILITY COOPERATIVES

RURAL ELECTRIC

CALIFORNIA

ANZA ELECTRIC CO-OP, INC.

P.O. Box 391909
Anza, CA 92539
909-763-4333

CALIFORNIA ELECTRIC USERS COOPERATIVE

14130 Riverside Drive
Sherman Oaks, CA 91423
818-379-7640

CALIFORNIA OIL PRODUCERS ELECTRIC COOPERATIVE

301 E. Ocean Boulevard, Suite 300, P.O. Box 1330
Long Beach, CA 90802
562-495-9354

NURSERYMAN'S POWER CO-OP

31878 Del Obispo, MI 118-325
San Juan Capistrano, CA 92675
847-577-8062

OCCIDENTAL CANAL COMPANY

P.O. Box 212
Gustine, CA 95322

RANCHO ESTATES MUTUAL WATER COMPANY

P.O. Box 177
Pauma Valley, CA 92061
760-742-3704

PLUMAS-SIERRA ELECTRIC CO-OP

73233 State Highway 70, #A
Portola, CA 96122-7064
1-800-555-2207

SURPRISE VALLEY ELECTRIFICATION

P.O. Box 691
Alturas, CA 96101
530-233-3511

WASHINGTON

BENTON RURAL ELECTRIC ASSOCIATION

P.O. Box 1150
Prosser, WA 99350
509-786-2913

BIG BEND ELECTRIC COOPERATIVE

P.O. Box 348
Ritzville, WA 99169
509-659-1700

COLUMBIA RURAL ELECTRIC ASSOCIATION

P.O. Box 46
Dayton, WA 99328
509-382-2578

ELMHURST MUTUAL POWER AND LIGHT COMPANY

120-132 Second Street, South
Tacoma, WA 98444
253-531-4646

INLAND POWER AND LIGHT COMPANY

P.O. Box 4429
Spokane, WA 99202-0429
509-747-7151

LAKEVIEW LIGHT AND POWER COMPANY

P.O. Box 98979
Lakewood, WA 98498
253-584-6060

NEspeLEM VALLEY RURAL ELECTRIC COOPERATIVE

P.O. Box 31
Nespelem, WA 99155
509-634-4571

OHOP MUTUAL LIGHT COMPANY

34014 Mountain Highway, East
Eatonville, WA 98328
253-847-4363

OKANOGAN COUNTY ELECTRIC COOPERATIVE

P.O. Box 69
Winthrop, WA 98862
509-996-2228

ORCAS POWER AND LIGHT COMPANY

P.O. Box 187
Eastbound, WA 98245
360-376-3500

PENINSULA LIGHT COMPANY

P.O. Box 78
Gig Harbor, WA 98335-0078
253-857-5950

TANNER ELECTRIC COOPERATIVE

P.O. Box 1426
North Bend, WA 98045-1426
425-888-5688

CABLE TELEVISION

CABLE COMM COOPERATIVE OF PALO ALTO

3200 Park Boulevard
Palo Alto, CA 94306
650-856-3553

UTILITY RESOURCE AND SUPPORT ORGANIZATIONS

WASHINGTON

WASHINGTON RURAL ELECTRIC COOPERATIVE ASSOCIATION

120 East Union, Suite 214

Olympia, WA 98501

Phone: 360-357-6048

Fax: 360-357-6085

E-mail: AJONES77@aol.com

WRECA is a member organization that exists to provide an effective and coordinated voice for Washington electric cooperatives.

GENERAL

NATIONAL RURAL ELECTRIC COOPERATIVE ASSOCIATION

4301 Wilson Boulevard

Arlington, VA 22203-1860

Phone: 703-907-5500

Fax: 703-907-5521

Web site: www.nreca.org

E-mail: nreca@nreca.org

NRECA provides education, management consultation, lobbying, and other services to rural electricity generating and transmission cooperatives.

NATIONAL RURAL TELECOMMUNICATIONS COOPERATIVES

2201 Cooperative Way, Suite 400

Herndon, VA 22071

Phone: 703-787-0874

Fax: 703-787-3355

Web site: www.nrtc.org

E-mail: info@nrtc.org

NRTC is a vital link in providing telecommunications and information technology to rural customers. NRTC members provide affordable, cutting-edge technologies that directly link rural Americans to the benefits of the information age.

NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORPORATION

2201 Cooperative Way

Herndon, VA 22071

Phone: 703-709-6700

Fax: 703-709-6778

Web site: www.nrucfc.org

E-mail: izdepse@mail.nrucfc.org

CFC is a nonprofit cooperative whose mission is to provide its member utility systems—through their unified, collective strength—with an assured source of low-cost capital, state-of-the-art financial products, and business and management services.

NATIONAL TELEPHONE COOPERATIVE ASSOCIATION

2626 Pennsylvania Avenue, N.W.

Washington, DC 20037

Phone: 202-298-2300

Fax: 202-298-2320

Web site: www.ntca.org

E-mail: frs@ntca.org

NTCA represents the interests of small, rural, independent telephone systems. It provides lobbying, education, technical training, engineering assistance, and other services.

RURAL TELEPHONE BANK

Stop 1538, 1400 Independence Avenue

Washington, DC 20250

Phone: 202-720-9554

Fax: 202-720-2734

Web site: www.rurdev.usda.gov

E-mail: jbrent@rus.usda.gov; kchandle@usda.gov

RTB is a federal agency that provides financing to supplement the cooperative program administered by the Rural Utility Service. RTB provides loans to telephone cooperatives and commercial companies.

RURAL UTILITY SERVICE

Stop 1538, 1400 Independence Avenue

Washington, DC 20250

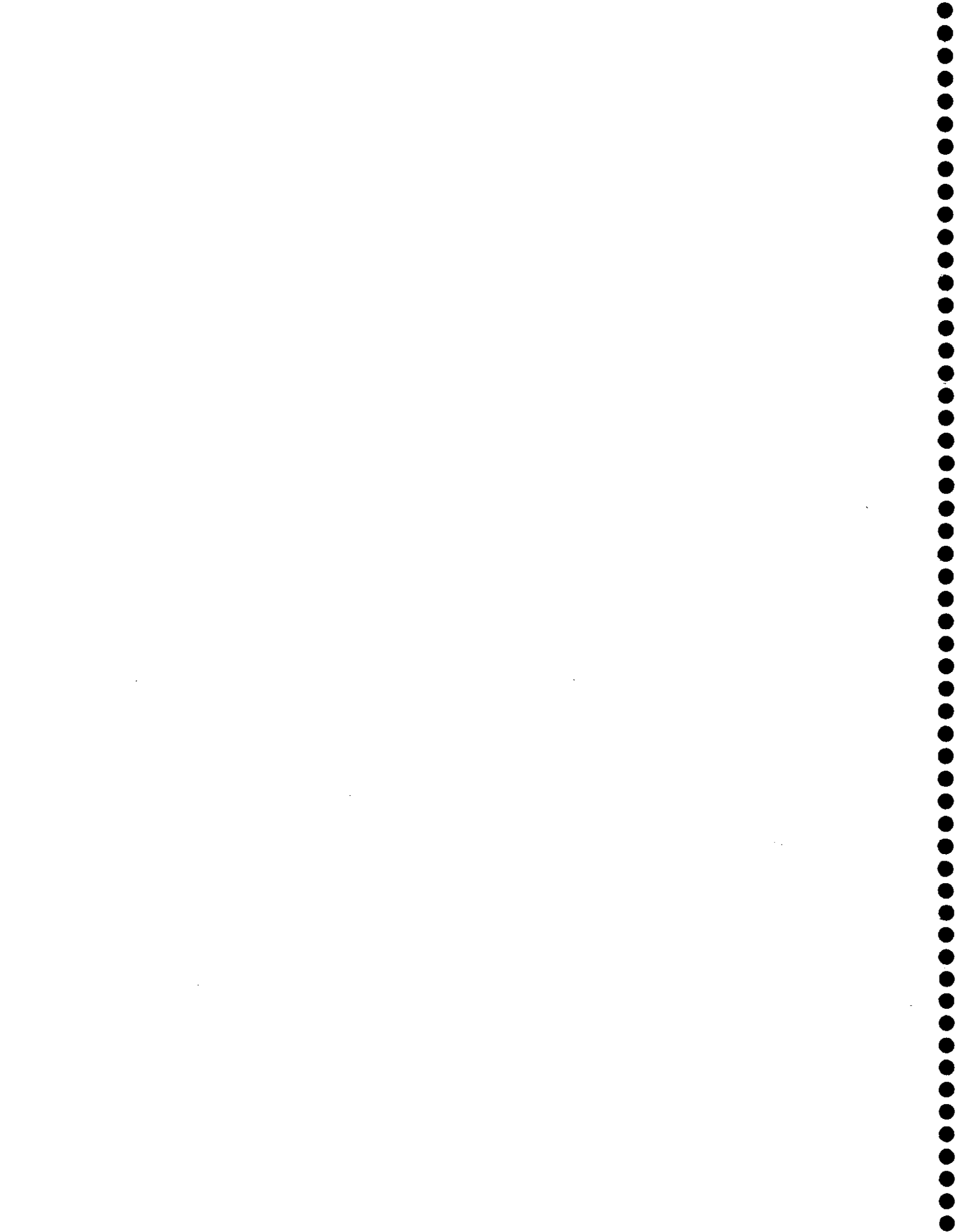
Phone: 202-720-1255

Fax: 202-205-9219

Web site: www.rurdev.usda.gov/rus

E-mail: ccrain@rus.usda.gov

RUS finances and insures rural electric, telephone, water, and waste cooperatives. It also provides education, information, and training assistance to these cooperatives.



WORKER COOPERATIVES

A **worker cooperative** is a business that is owned and controlled by its workers. The purpose of the cooperative is to provide worker-members with employment (occasionally unpaid), control over their work environment, and an equal share or control of the profits generated from their investment and labor. Worker cooperatives are unique both as cooperatives and as businesses. Members participate directly in decisions that affect them in their workplace as well as those that determine the growth and success of the business.

A **worker collective** is a form of worker cooperative that utilizes consensus decision making and has a non-hierarchical authority structure. Decisions are approved by unanimous support, although some collectives do allow votes of two-thirds or another super-majority under certain conditions. Typically all members of the collective are paid the same wage.

Worker cooperatives can be formed as new start-ups, or as conversions of an existing firm. It is not uncommon for worker cooperatives to employ non-members, who may include those who are participating in a pre-member probation period, employees who are not interested in membership, or seasonal workers. The industries of the cooperatives in this listing vary widely and include manufacturing, food products and restaurants, services, shipbuilding, computer services, retail sales, child care, education, and more.

The fifty-three worker cooperatives that responded to the survey have 1,411 members, a combined gross revenue of almost \$150 million, and generate 659 full-time and 482 part-time jobs. Forty-two percent of the responding cooperatives were established between 1958 and 1978, 40 percent were established during the past decade, and the remaining 18 percent were formed between 11 and 19 years ago. Half of the cooperatives include every member on the board of directors so that all members act as primary policy decision makers. Sixty-three percent have a voting policy of one member, one vote, majority decides; 38 percent of the responding cooperatives make decisions by consensus. Membership varies from three to two hundred sixty and averages twenty-seven. Gross revenue varies from \$4,500 to almost \$54 million, and totals almost 150 million; the average is over \$4 million.

Fifteen percent of the responding cooperatives have no paid employees because they are organized to provide charitable or advocacy work.

Note: Employee Stock Ownership Plans (ESOPs) are distinct from worker cooperatives; therefore they are not included in the listing below. An ESOP is an employee benefit plan where employees are allocated company stock, usually according to wages or length of service. Voting rights, when they exist, are based on shares owned rather than the cooperative standard of one vote per member.

WOMEN'S CHOICE CLINIC

431 Thirtieth Street, Suite 3
Oakland, CA 94609
510-444-5676

YELLOW CAB COOPERATIVE

1200 Mississippi Street
San Francisco, CA 94107
415-282-3737

OREGON**BREITENBUSH HOT SPRINGS RETREAT**

P.O. Box 578
Detroit, OR 97342
503-854-3321

BURLEY DESIGN COOPERATIVE

4020 Stewart Road
Eugene, OR 97402
541-687-1644

CITYBIKES WORKER COOPERATIVE

1914 S.E. Ankeny
Portland, OR 97214
503-239-0553

GENESIS JUICE COOPERATIVE

325 West Third, Suite B
Eugene, OR 97401-2524
541-344-0967

SURATA SOYFOOD CO-OP

325-A West Third Avenue
Eugene, OR 97401
541-485-6990

WASHINGTON**CINNAMON TWISP BAKERY**

P.O. Box 1155
Twisp, WA 98814
509-997-5030

ELECTRIC VEHICLES NORTHWEST

306 South Michigan
Seattle, WA 98108
206-762-4404

FAIRHAVEN COOPERATIVE MILL

1115 Railroad Avenue
Bellingham, WA 98225
360-734-9947

FOREIGN BRIDGES INTERPRETING / TRANSLATING CO-OP

464 Twelfth Avenue, #375
Seattle, WA 98122
260-860-7181

GREEN FROG

3721 Holiday Drive
Olympia, WA 98501
360-357-4151

NEW SEATTLE MASSAGE

4519 1/2 University Way, N.E.
Seattle, WA 98105
206-632-5074

NORTHWEST FINE WOODWORKING

101 South Jackson Street
Seattle, WA 98104
206-625-0542

PORT TOWNSEND SHIPWRIGHTS

P.O. Box 1163
Port Townsend, WA 98368
360-385-6138

RED AND BLACK BOOKS

432 Fifteenth Avenue, East
Seattle, WA 98112
206-322-7323

SUNSHINE PROPANE

10853 Rhody Drive
Port Hadlock, WA 98339
360-385-5797

TOUCHSTONE BAKERY

501-A North Thirty-sixth Street
Seattle, WA 98103
206-547-4000

WORKER RESOURCE AND SUPPORT ORGANIZATIONS

CALIFORNIA

CENTER FOR DEMOCRATIC SOLUTIONS

733 Baker Street
San Francisco, CA 94115

Phone: 415-346-5779

Fax: 415-346-5762

E-mail: cdscoop@jps.net

The Center for Democratic Solutions is a nonprofit corporation providing technical support and educational services to worker cooperatives, with a focus on northern California. Services include a resource library as well as assistance in areas of law, finance, and democratic management.

NATIONAL CENTER FOR EMPLOYEE OWNERSHIP

1201 Martin Luther King Jr. Way, Second Floor
Oakland, CA 94612

Phone: 510-272-9461

Fax: 510-272-9510

Web site: www.nceo.org

E-mail: nceo@nceo.org

NCEO is a private, nonprofit membership and research organization that provides information on employee stock ownership plans (ESOPs), broadly granted employee stock options, and employee participation programs. NCEO publishes information and holds many events on these topics.

NETWORK OF BAY AREA WORKER COLLECTIVES

Phone: 415-974-8985, ext. 433

Web site: nobawc.thecoop.org/

The purpose of NOBAWC is to enable worker self-managed workplaces to share information and resources, promote the flourishing of worker self-managed businesses, and to build a workers' self-managed movement.

STRATEGIC ACTIONS FOR A JUST ECONOMY

2636 Kenwood Avenue
Los Angeles, CA 90007

Phone: 213-732-9961

SAJE is an education center in Los Angeles that supports people's movements for economic and social justice. SAJE's Worker Ownership Education Project provides education and technical assistance relating to cooperatives and the principles of democracy for diverse groups of workers.

WOMEN'S ACTION TO GAIN ECONOMIC SECURITY

P.O. Box 390771
Mountain View, CA 94039

Phone: 650-969-8782

Fax: 650-969-8784

E-mail: wages#1@aol.com

WAGES is a nonprofit cooperative development organization. "The WAGES Curriculum" is a comprehensive manual for organizers and teachers guiding groups of low income or low skilled workers who hope to identify and pursue a cooperative business opportunity. In addition to this training program, WAGES provides consulting services to other community organizations that are starting or working with cooperatives.

GENERAL

APPALACHIAN CENTER FOR ECONOMIC NETWORKS

94 Columbus Road
Athens, OH 45701

Phone: 740-592-3854

Fax: 740-593-5451

Web site: www.seorf.ohiou.edu/~acenet

E-mail: amyb@seorf.ohiou.edu

ACENet provides information about Mondragon-style worker cooperatives and flexible manufacturing networks. The network also provides incubator and technical assistance to member cooperatives.

INDUSTRIAL COOPERATIVE ASSOCIATION GROUP

20 Park Plaza, Suite 1127
Boston, MA 02116

Phone: 617-338-0010

Fax: 617-338-2788

Web site: members.aol.com/icaica/ICAPAGE.htm

E-mail: ICAICA@aol.com

The ICA Group is a national not-for-profit organization that seeks to create and save jobs through the development and strengthening of employee-owned and community-based businesses. ICA provides a full range of business consulting and technical services, education, and financing to clients working in or seeking to start worker-owned businesses.

NATIONAL SOCIETY OF ACCOUNTANTS FOR COOPERATIVES

6320 Augusta Drive, Suite 800

Springfield, VA 22150

Phone: 703-569-3088

Fax: 703-569-0235

E-mail: bhickey@nsacoop.org

NSAC is a professional society of accountants, auditors, bankers, attorneys, chief executive officers, chief financial officers, and others, all actively involved in financial planning, management of cooperative businesses, and the furtherance of cooperative principles. NSAC publishes a quarterly technical journal, "The Cooperative Accountant."

COOPERATIVE DEVELOPMENT

CENTER FOR COOPERATIVES, UNIVERSITY OF CALIFORNIA

One Shields Avenue

Davis, CA 95616

Phone: 530-752-2408

Fax: 530-752-5451

Web site: <http://cooperatives.ucdavis.edu>

E-mail: centerforcoops@ucdavis.edu

COOPERATIVE DEVELOPMENT INSTITUTE

277 Federal Street

Greenfield, MA 01304

Phone: 413-774-7599

Fax: 413-773-3948

E-mail: coopdev@javanet.com

COOPERATIVE DEVELOPMENT SERVICES

30 West Mifflin Street, Suite 401

Madison, WI 53703

Phone: 608-258-4391

Fax: 608-258-4394

E-mail: romahoney@msh.com

MISSISSIPPI CENTER

P.O. Box 22786

Jackson, MS 39225

Phone: 601-354-2750

Fax: 601-354-2777

E-mail: mscenter@mindspring.com

NORTH DAKOTA ASSOCIATION OF RURAL ELECTRIC COOPERATIVES

P.O. Box 727

Mandan, ND 58554

Phone: 701-663-6501

Fax: 701-663-374

Web site: www.ndarec.com

E-mail: pschaner@ndarec.com

NORTHWEST COOPERATIVE FEDERATION

4201 Roosevelt Way, N.E.

Seattle, WA 98105

Phone: 206-632-4559

Fax: 206-545-7131

Web site: www.seanet.com/~nwcf

E-mail: nwcf@seanet.com

ROCKY MOUNTAIN FARMERS UNION FOUNDATION

10800 East Bethany Drive

Aurora, CO 80014

Phone: 303-752-5800

Fax: 303-752-5810

E-mail: rrmfu@aol.com

RURAL TRAINING AND RESEARCH CENTER

FEDERATION OF SOUTHERN COOPERATIVES

P.O. Box 95

Epes, AL 35460

Phone: 205-652-9676

Fax: 205-652-9678

E-mail: fscepes@mindspring.com

WINROCK'S ARKANSAS RURAL ENTERPRISE CENTER

38 Winrock Drive

Morrilton, AR 72110

Phone: 501-727-5435

Fax: 501-727-5242

Web site: www.winrock.org

E-mail: information@winrock.org

COOPERATIVE FINANCING

AGAMERICA

3636 American River Drive

Sacramento, CA 95864

Phone: 888-741-6222

Fax: 916-485-6171

E-mail: jeana.hulquist@agamwestfcb.com

AgAmerica is a wholesale agricultural bank that serves thirteen states. AgAmerica has thirteen billion dollars in assets and two thousand employees in fourteen states. As a wholesale bank, AgAmerica provides money to the associations that do the lending in the fourteen participating states.

CoBANK

P.O. Box 5110

Denver, CO 80217

Phone: 303-740-4000

Fax: 303-740-4002

Web site: www.cobank.com

E-mail: webmaster@cobank.com

CoBank offers a wide range of flexible loan programs and specially tailored financial services to agricultural cooperatives, rural utility systems, and farm credit associations.

CoBANK—WESTERN DIVISION

P.O. Box 13010-A

Sacramento, CA 95815

Phone: 916-973-3000

Fax: 916-973-3001

Web site: www.cobank.com

E-mail: webmaster@cobank.com

CoBANK—WESTERN DIVISION

P.O. Box 2720

Spokane, WA 99220

Phone: 9509-838-9250

Fax: 509-838-9240

Web site: www.cobank.com

E-mail: webmaster@cobank.com

Offices of the western division of CoBank.

NATIONAL ASSOCIATION OF COMMUNITY DEVELOPMENT

LOAN FUNDS

924 Cherry Street, Second Floor

Philadelphia, PA 19107-2411

Phone: 215-923-4754

Fax: 215-923-4755

Web site: www.communitycapital.org

E-mail: ncca@communitycapital.org

NACDLF's mission is to be a catalyst for lasting social, economic, and political justice. This is done through providing capital that increases resources and opportunities for economically disadvantaged people and communities.

NATIONAL COOPERATIVE BANK

1401 Eye Street, N.W., Suite 700

Washington, DC 20005

Phone: 9202-336-7700

Fax: 202-336-7800

Web site: www.ncb.com

E-mail: webmaster@ncb.com

NCB is a congressionally chartered financial institution that provides a broad array of financial services to the nation's cooperative business sector, creating economic growth and community development in urban and rural areas. NCB also provides development finance services to new and start-up cooperatives.

NATIONAL COOPERATIVE BANK—WEST COAST

1333 Broadway, Suite 602

Oakland, CA 94612

Phone: 9510-496-2200

Fax: 510-496-0404

Web site: www.ncb.com

E-mail: webmaster@ncb.com

West coast office of the National Cooperative Bank.

NATIONAL COOPERATIVE BANK DEVELOPMENT CORPORATION

1401 Eye Street, N.W., Suite 700

Washington, DC 20005

Phone: 9202-336-7680

Fax: 202-336-7804

Web site: www.ncb.com

E-mail: tsimonet@ncb.com

NCBDC, a nonprofit affiliate of the National Cooperative Bank, assists with the creation and support of cooperatives throughout the country. NCBDC provides capital to new and existing member-owned businesses and intermediary organizations.

UNIVERSITY CENTERS

ARTHUR CAPPER COOPERATIVE CENTER

Kansas State University
305 Water Hall
Manhattan, KS 66506
Phone: 785-532-1508
Fax: 785-532-6925
Web site: <http://www.ksu.edu/agecon/>
E-mail: barton@atecon.ksu.edu

CENTER FOR COOPERATIVES, UNIVERSITY OF CALIFORNIA

One Shields Avenue, SSH 138
Davis, CA 95616
Phone: 530-752-2408
Fax: 530-752-5451
Web site: <http://cooperatives.ucdavis.edu>
E-mail: centerforcoops@ucdavis.edu

CENTER FOR COOPERATIVES, UNIVERSITY OF WISCONSIN

230 Taylor Hall, 427 Lorch Street
Madison, WI 53706
Phone: 608-262-3981
Fax: 608-262-3251
Web site: www.wisc.edu/uwcc
E-mail: reynolds@ae.wisc.edu

COOPERATIVE BUSINESS EDUCATION AND RESEARCH PROGRAM

Penn State University
206 Armsby Building
University Park, PA, 16802
Phone: 814-863-0644
Fax: 814-865-3746
Web site: <http://www.aers.psu.edu/d/centers/>
E-mail: rwp2@psu.edu

CORNELL COOPERATIVE ENTERPRISE PROGRAM

Cornell University
357 Warren Hall
Ithaca, NY 14853
Phone: 607-255-8800
Fax: 607-255-9984
Web site: www.cals.cornell.edu/dept/arme/cooperatives
E-mail: bmh5@cornell.edu

MIDWEST COOPERATIVE EDUCATION, RESEARCH AND EXTENSION CONSORTIUM

c/o The Cooperative Foundation
P.O. Box 64047
St. Paul, MN 55164
Phone: 651-451-5481
Fax: 651-451-5073
E-mail: wnels@chslol.com

OHIO STATE UNIVERSITY

Agricultural Economics
2120 Fyffe Road
Columbus, OH 43210
Phone: 614-292-2642
Fax: 614-292-4749
Web site: <http://www.ag.ohio-state.edu/~ohioline/>
E-mail: hahn.1@osu.edu

QUENTIN BURDICK CENTER FOR COOPERATIVES

North Dakota State University
P.O. Box 5636
Fargo, ND 58105
Phone: 701-231-9590
Fax: 701-231-1059
Web site: www.ag.ndsu.nodak.edu/qbcc/index.htm
E-mail: [winelson@plains.nodak.edu](mailto:wilson@plains.nodak.edu)

RESEARCH, EDUCATION AND DEVELOPMENT CENTER FOR COOPERATIVES

Central Michigan University
Small Business Development Center
Applied Business Studies Complex
Mt. Pleasant, MI 48859
Phone: 517-774-3270
Fax: 517-774-7992
Web site: www.bizserve.com/sbdc
E-mail: 34ntjen@cmuvm.csv.cmish.edu

UNIVERSITY OF MISSOURI

200 Mumford Hall
Columbia, MO 65211
Phone: 573-882-0127
Fax: 573-882-3958
E-mail: Michael_L_Cook@muccmail.missouri.edu