



WORKERS
CREDIT UNION

FIELD OF MEMBERSHIP

This document provides detail on the federal charter of Workers Credit Union to our Members and Consumers.

Effective
June 26, 2024

Eligibility Qualifications

There are many ways to qualify for membership at Workers Federal Credit Union. As a federally chartered credit union, membership eligibility applies to those who meet one of the following eligibility requirements regardless of residency.

Family Relationship to a Current Workers Federal Credit Union Member

Immediate family of Workers Federal Credit Union members are eligible to join.

***Immediate family includes spouses, domestic partners, children, grandchildren, parents, grandparents, or siblings (including adoptive, in-law, and step relationships), or a person living in the same household as an existing member. ***

Organizational Affiliation

If you are a member of one of the participating organizations listed below, or if you join/support the organization, you are eligible to join Workers Federal Credit Union.

***WFCU will contribute on the member's behalf if option is chosen. ***

- United Way of North Central Mass (UWNCM)
- Financial Fitness Association (FFA)

Community Membership

You are eligible to join Workers Federal Credit Union if you live, work, worship, or attend school in one of the communities on our list. Businesses and other legal entities located in one of these areas are also eligible to join.

- Lowell, MA
- Worcester, MA
- Hillsborough County, NH
- Essex County, MA
- *See pages 4-9 for appendix with more detailed information*

Company Relationship

You are eligible for membership if you currently work for, or have retired from, a company in our list of participating employers.

Or, you have a family relationship (as described above) with a non-member who currently works for, or retired from, a company, or organization in our field of membership.

- Batallas Electric, Inc
- City of Leominster, MA Employees
- Fitchburg State University
- Glow Chiropractic
- Harrison Painting
- Heywood Healthcare
- Massachusetts Farm Bureau Federation
- May B. Antiques, Inc.
- Mount Wachusett Community College
- Rituals Salon and Spa
- Seaman Paper
- Simonds International

- The Arc of Opportunity
- Workers Federal Credit Union

Shares of Members

The par value of each share is \$5. Subscriptions to shares are payable at the establishment of membership. Statement Share Savings, CuSave Online Savings, SaveUp Savings (both a personal and business product), Accelerate Savings, PlanIT Plus Savings Business Statement Savings, and Business Save-Up Savings are eligible accounts for membership.

***Once a member, always a member. However, if the membership account was closed or membership terminated, then the individual or entity must "requalify" for membership. ***

Deposit Accounts

To establish membership in the credit union, the member must subscribe to one share in a regular share account. A joint account does not establish membership for all account holders, only the primary owner. Each owner of a joint account must establish their own membership account to be considered a member of Workers Federal Credit Union.

Loan Accounts

Membership is *required* for all joint applicants and co-borrowers on consumer, residential and commercial loans, irrespective of the collateral. This means each borrower/co-borrower must establish membership individually.

Co-signers and Guarantors on a loan are not required to be members.

Charities and Associations

United Way of North Central Massachusetts

From hunger and homelessness to creating opportunities for children and youth, United Way of North Central Massachusetts (UWNCM) spearheads programs that provide people in need with immediate relief as well as brighter futures.

Financial Fitness Association

Financial Fitness Association (FFA) is a non-profit mutual benefit corporation that provides knowledge and resources to FFA members to help develop and enhance their financial fitness.

FFA Membership

An FFA membership is valid for one-year and costs \$8.00. Members have access to the FFA online library - over 350 financial articles and resources aimed to help members improve their financial literacy and well-being. FFA membership is open to everyone regardless of their geographical location.

FFA members who provide an email address will be sent a welcome email, quarterly e-newsletters, and a renewal email with information on how to renew their membership should they choose from FFA.

CERTIFICATE OF CHARTER

Workers Federal Credit Union

Littleton, Massachusetts

Charter No. 24923

Section 5 of the charter shall read as follows:

"The field of membership shall be limited to those having the following common bond(s):

1. Members of record as of January 5, 2021, the effective date of conversion to a federal charter;
2. Employees of the following who work in the Massachusetts locations listed:

Batallas Electric, Fitchburg
City of Leominster, Leominster
Fitchburg State University, Fitchburg
Glow Chiropractic, Lunenburg
Harrison Painting, Lunenburg
Heywood Healthcare, Gardner
May B. Antiques, Lunenburg
Mount Wachusett Community College, Gardner
Rituals Salon and Spa, Leominster
Seaman Paper, Gardner
Simonds International, Fitchburg
The Arc of Opportunity, Fitchburg

3. Members of Financial Fitness Association, San Francisco, California;
4. Employees and members of the United Way of North Central Massachusetts, Fitchburg, Massachusetts;
5. Persons who live, work, or regularly conduct business in, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community consisting of 24 census tracts in Middlesex County, Massachusetts meeting the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed 24-census tracts underserved community: 2010 Census Tracts 25017310100, 25017310200, 25017310300, 25017310400, 25017310500, 25017310601, 25017310602, 25017310700, 25017311100, 25017311200, 25017311300, 25017311400, 25017311500,

25017311600, 25017311700, 25017311800, 25017311900, 25017312000, 25017312100, 25017312300, 25017312400, 25017317102, 25017317203, 25017388300 in Middlesex County, Massachusetts, as defined by the following street boundaries: beginning at the most northeastern point of the Lowell City boundary, proceed southeast along the Lowell/Dracut Town Line to the Merrimack River. Proceed west to Nesmith Street. Proceed south to Andover Street. Proceed west to High Street. Proceed south to Rodgers Street, then southeast to the Lowell/Tewksbury Town line. Proceed southwest to the Concord River. Proceed south to the Chelmsford/Billerica Town line. Proceed southwest to State Street. Proceed north to Bishop Street, then northeast to Queen Street. Proceed northwest to Empire Street. Proceed northeast to Vincent Road. Proceed northwest to Mill Road. Proceed west to Boston Road. Proceed northwest to Hazen Street. Proceed south to Concord Road. Proceed north to Boston Road. Proceed north to Warren Avenue. Proceed east to Turnpike Road. Proceed north to Golden Cove Road and continue north to New Fletcher Street. Proceed southwest to Chelmsford Street. Proceed briefly south to Fletcher Street. Proceed west to North Road. Proceed north to Drum Hill Road. Proceed northeast to the Chelmsford/Lowell Town Line. Proceed north and northwest along the Merrimack River until Scarlet Brook. Proceed north to the Lowell/Tynsboro town line. Proceed northeast to the Tynsboro/Lowell/Dracut Town line intersection. Proceed southeast along the Lowell/Dracut Town line. Proceed east back to the starting point.

This area excludes census tract 25017312200 which is described below:

Beginning at the Industrial Avenue and Executive Drive intersection proceed east along the Lowell/Chelmsford Town line to the Concord River. Proceed north to the Springfield Terminal Railway. Proceed northwest to River Meadow Brook. Proceed south to Lowell Connection North. Proceed southeast back to the starting point.

6. Persons who live, work (or regularly conduct business in, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community consisting of 33 census tracts in Worcester County, Massachusetts meeting the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed 33-census tracts underserved community: 2010 Census Tracts 25027730401, 25027730402, 25027730500, 25027730600, 25027730801, 25027731101, 25027731102, 25027731202, 25027731203, 25027731204, 25027731300, 25027731400, 25027731500, 25027731600, 25027731700, 25027731800, 25027731900, 25027732001, 25027732002, 25027732201, 25027732202, 25027732203, 25027732302, 25027732400, 25027732500, 25027732600, 25027732700, 25027732802, 25027732901, 25027732902, 25027733000, 25027733102, 25027736300, in Worcester County, Massachusetts, as defined by the following street boundaries: beginning at the intersection of Oxford and South Bridge Street, proceed north on Oxford Street to Bryn Mawr Avenue. Proceed northeast to Wethered Street. Proceed west to Oxford Street. Proceed north to Boyce Street. Proceed

east to Alden Street. Proceed north to Sumner Street. Proceed north to Oxford Street. Proceed west to Edin Street. Proceed north to the Auburn Town line. Proceed east to U.S. Interstate 290. Proceed north to Middle River. Proceed west to the CSX Railroad. Proceed west then south to the Auburn Town line. Proceed west to Havana Road. Proceed north to Main Street. Proceed east to Park Avenue. Proceed northeast to Coes Pond. Proceed west then north to Williams Millpond. Proceed north to June Street. Proceed northeast to Newton Square. Proceed southeast on Pleasant Street to Park Avenue. Proceed northeast to Institute Road. Proceed west to Haviland Street. Proceed south to Highland Street. Proceed west to Suburban Road. Proceed northwest to Newton Avenue. Proceed southwest to Midland Street. Proceed west to Chalmers Road. Proceed north to Mabelle Street. Proceed west to Kinnicutt Road, then north to Cornell Street. Proceed west to Vassar Street. Proceed north to Lull Street. Proceed west to Richmond Avenue. Proceed north to Audubon Road. Proceed northwest to Frontenae Road. Proceed south to Beeching Street. Proceed west to Flagg Street. Proceed southwest to High Ridge Road. Proceed west to Moreland Street. Proceed north then east to Salisbury Street. Proceed north to the Worcester/Holden Town line. Proceed northeast to the Providence & Worcester Railroad. Proceed east to Holden Street. Proceed south to Shore Road. Proceed east to the Service Road. Proceed north to the Providence & Worcester Railroad. Proceed south to Randolph Road. Proceed east to Burncoat Street. Proceed north to Rexhame Road. Proceed east to Beverly Road. Proceed north to Hillsboro Road then north along Bay State Road to Squantum Street. Proceed east to St. Nicholas Avenue. Proceed northwest to Clark Street. Proceed northeast to Mountain Street. Proceed south to the Shrewsbury/Worcester Town line. Proceed south to Nonquit Street. Proceed south on Lake Avenue to Coburn Avenue. Proceed north to Hamilton Street. Proceed west to Ernest Avenue. Proceed south to Grafton Street. Proceed west to Massasoit Road then go south to the Worcester/Millbury Town line. Once coming to the Auburn/Worcester/Millbury Town line intersection go north along the Auburn/Worcester Town line intersection go north along the Auburn/Worcester Town line. Proceed west to South Bridge Street. Proceed southwest back to the starting point.

7. Persons who live, work (or regularly conduct business in, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community consisting of 5 census tracts in Hillsborough County, New Hampshire meeting the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act; **(App. 07/28/2021)**

Prescribed 5-census tracts underserved community: 2015 Census Tracts 33011010500, 33011010600, 33011010800, 33011010900, and 33011011500 in Hillsborough County, New Hampshire as defined by the following street boundaries:

Beginning at the Southernmost point of the map on Ponderosa Avenue proceed northeast then northwest to Eric Avenue. Proceed north on Eric Avenue to Gilson Road. Proceed northeast on Gilson Road and north to West Hollis Street. Proceed northeast on West

Hollis Street to FE Everett Turnpike. Proceed southeast on FE Everett Turnpike to Salmon Brook. Proceed northeast to West Allds Street then East to Main Street. Proceed north to Lake Street then West to Elm Street then North to West Hollis Street and West to Walnut Street and North to Central Street. Proceed southwest from Central Street to Chestnut Street then North to Factory Street and northeast to Water Street. Proceed northeast from Water Street to Main Street then South to Park Street and proceed east to Court Street. From Court Street proceed south to Church Street then East to Hartshorn Avenue and directly north and east to Quincy Street. From Quincy Street proceed south and before reaching East Hollis Street proceed east to Spruce Street then south to Harbor Avenue. From Harbor Avenue proceed south to Allds Street then southwest to Salmon Brook then east to Merrimack River and north to the Nashua River. From the Nashua River proceed west to Canal Street then northeast to Lock Street then west to Perham Street. From Perham Street proceed north to Girouard Avenue then west to Tolles Street then south to Laton Street then west to Concord Street. From Concord Street proceed south to Amherst Street then west to Fairmont Street then southwest to the Nashua River. From the Nashua River proceed southwest and south returning to the starting point.

8. Persons who live, work (or regularly conduct business in, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community consisting of 31 census tracts in Essex County, Massachusetts meeting the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act; (**App. 07/28/2021**)

Beginning at the southwestern most point at the intersection of the Lawrence City line and North Street, proceed north along the Lawrence City line to Stevens Pond then proceed north to Broadway then northwest to Park Street then north to Lawrence Street and southeast to East Street. Proceed east on East Street to Brook Street then north to Jackson Street then southeast to John Street. Proceed east on John Street to Buswell and proceed southeast to Houston Avenue. From Houston Avenue proceed east to Milk Street then south to East Street then east to Oak Street and north to Pleasant Valley Street. From Pleasant Valley Street proceed west to Howe Street then northwest to Washington Street then northeast to Currier Street and northwest to Thayer Street. From Thayer Street, proceed northeast to Howe Street then north to Maple Street then west to Hampstead Street then south to Howe Street then south to Pond Street then west to the NH/MA state line. From the NH/MA state line proceed northeast to N Broadway then southeast to Interstate I-495 then northeast to Main Street then southeast to Dudley Street. From Dudley Street proceed northeast to Webster Street then north to Elm Street then northeast to Lawrence Street then southeast to Kenoza Avenue. From Kenoza Avenue proceed southwest to Highland Avenue then south to Park Street. Proceed east to Chestnut Street then south to Summer Street then southeast to Mill Street and then southwest to Water Street. From Water Street proceed southeast to Eastern Avenue then southwest to the Merrimack River then briefly southeast to Mill Street. From Mill Street proceed southwest to Brook Street then northwest to Webster Road then southwest to Salem Street then northwest to Church Street. From Church Street proceed west to Main

Street then southwest to Cove Road then north to the Merrimack River then proceed west along the river and south to the Haverhill/North Andover City line then proceed southeast to Osgood Street then south to Great Pond Road then southwest to Massachusetts Avenue then northwest to Chickering Road. On Chickering Road proceed North to the Cochichewick River then proceed directly northwest to Main Street then north to the Merrimack River then proceed along the river southwest to the Lawrence/North Andover City line then proceed south to the Lawrence/North Andover/Andover City line intersection then proceed west along the Lawrence/Andover City line to the starting point.

9. Employees and members of Massachusetts Farm Bureau Federation, Inc. in Marlborough, Massachusetts, who qualify for membership in accordance with its charter and bylaws in effect on January 1, 2021; (**App. 12/20/2022**)

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate family or household; and organizations of such persons.”

December 20, 2022

Date of Approval

Martha J. Ninichuk
Director, Office of Credit Union
Resources and Expansion

CERTIFICATION OF RESOLUTION OF BOARD OF DIRECTORS
ADOPTING AMENDMENT OF CHARTER/BYLAWS

WHEREAS, the attached amendment of the credit union's charter is in the best interests of the members and is consistent with Law, all necessary authorizations having been obtained,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the attached amendment of the charter/bylaws of the Workers Federal Credit Union No. 24923 is hereby adopted by the board of directors in accordance with the Federal Credit Union's Bylaws.

We, the undersigned President and Secretary of the above Federal Credit Union, hereby certify that on _____, 2022, the above resolution amending to the charter/bylaws was adopted by the board of directors in accordance with the Federal Credit Union's Bylaws.

President/Chairperson, Board of Directors

Secretary, Board of Directors