

Who should I contact if I have additional questions?

Members should direct questions regarding transactions, products and/or services to their home credit union. Shared branches will not have access to all of the account information from your home credit union.

Please also keep in mind:

Shared branches serve as an agent to your credit union and cannot cash checks made out to a non-member. Any non-member you have written a check to will need to visit your home credit union to cash it.

If a shared branch's computer system is off-line, they can only accept deposits without cash back and cannot handle withdrawal requests. There may be an ATM on-site for cash withdrawals.

To conduct transactions on a business account, the business name and your name must both appear on the account.

You must go to your credit union to:

- Become a Member
- Negotiate Third Party Checks
- Add New Services/Accounts
- Make Changes to your Account (Including Name or Address)
- Order Checks

You must have your credit union name, account number, and a valid photo ID, as listed below, when conducting business at a shared branch. You will also be asked for the last 4 digits of your social security number for verification purposes.

Approved Photo ID include:

- Driver's License
- Military Identification
- Alien Registration Card
- State Identification Card
- Passport



Quick Guide

- Bring your government issued ID
- Know your account number
- Perform Basic Teller Transactions

www.co-opsharedbranch.org

888-748-3266

Member Guide to Shared Branching



Thousands of Locations Nationwide!

Your credit union has joined a network of credit unions from across the nation who work together to bring more convenience to members. You can now go to any shared branch to conduct your teller transactions as if it were your own credit union.

Frequently Asked Questions:

What is shared branching and what is a shared branch?

A shared branch is a credit union location that is part of a national network of linked or cooperative credit unions. Members of participating credit unions may conduct transactions at any of the shared branching facilities as though they were at their home credit union.

How does the shared branching network benefit me?

Credit union members benefit from access to many branch locations nationwide. Members who travel for business or pleasure, relocate for several months, move or have kids or parents out-of-state can access their credit union accounts at a friendly credit union branch wherever you go.

Who can use this service?

Credit union members may conduct business at any participating facility displaying the CO-OP Shared Branch logo. Some restrictions may apply. Call before using the shared branching service if you have questions about what services might be available.

Where do I go inside the shared branch to process my transaction?

In most locations, all tellers process shared branching transactions. Some locations offer drive-thru options as well.

What types of transactions are available through shared branching?

- Make deposits (*refer to your own credit union's funds availability policy*)
- Withdraw funds
- Transfer funds between accounts
- Balance inquiries
- Process loan payments
- Official checks, money orders and traveler's checks (*these services are not available at all locations and fees may apply.*)

Do I have to show identification to process my transaction?

Identification is necessary for each transaction to eliminate the possibility of fraud. We ask that members be prepared to present their government issued photo ID on each visit.

Do I need to know my account number?

YES. Members must present their credit union name and account number to the teller for each transaction. Shared branches DO NOT have the ability to look up account numbers or search for a member by a social security number. This feature is in place to protect member identity.

Will fees be charged for this service?

Please contact your home credit union before using the shared branching service to find out if there are any fees associated with using the service. Some shared branch locations may assess fees for services like traveler's checks, money orders, official checks, stop payments and notary service.

Can I use an ATM at a shared branch free-of-charge?

An ATM located or associated with a shared branch is subject to fees and rules that govern that machine and its operation. Check with your credit union to verify which network is free for you.

How will my privacy be protected when I use a shared branch?

A member's right to privacy as enacted by federal regulations will be upheld to the fullest extent of the law. Members are encouraged to direct specific questions to their home credit union.

Where do I go for shared branching?

Look for the CO-OP Shared Branch logo sign displayed on the outside of the credit union.

**To find the closest location to you:
www.co-opsharedbranch.org
or call 888-748-3266.**