With shared branching, accessing your credit union account is convenient, smart and easy.

Just look for the swirl!

HOLDS AND DEPOSITED FUNDS

Funds deposited at CU Service Centers may not be available for immediate withdrawal. Holds are placed by your credit union on deposited items based on your credit union's hold policies, not the shared branch location. CU Service Centers cannot remove a hold placed on deposits. To request the removal of a hold, you must contact your credit union directly. Refer to your credit union's Funds Availability Policy for further information. CU Service Centers reserves the right to refuse acceptance of any item presented for deposit or payment. For further information, please contact your credit union.

STOP PAYMENTS

CU Service Centers cannot accept a stop payment request on your personal checks. You must contact your credit union directly if you wish to place a stop payment on a check drawn against your account.

If you need to place a stop payment on a check you obtained from a CU Service Center, such as a cashier's check, money order or official check, you must contact the CU Service Centers location where you obtained the check. You may be required to complete an indemnity agreement.

www.cuservicecenters.org
or call 800-919-2872

ACCOUNT ACCESS WITH SHARED BRANCHING

SHARING IS...

CONVENIENT

With thousands of shared branch locations across the United States, you can always be close to your credit union. Many are even open on Saturdays. Now that's convenient!

For a complete listing of branches and hours of operation, call 800-919-2872 or check the shared branch locator at www.cuservicecenters.org.

To access your account at any of thousands CU Service Centers, you will need the following:

1. The name of your credit union, city and state
2. Your credit union account number
3. A valid U.S. or Government-issued photo identification with signature

SMART

You can do a variety of transactions at shared branches that you conduct at your home branch. You can make deposits and withdrawals* on your account at all CU Service Centers, as well as pay loans and receive loan advances. Now that's smart!

Many locations also offer the following services as a bonus:

- Transfer between sub-accounts
- VISA and/or MasterCard cash advances
- Check withdrawals
- Fax services and copies
- Money orders
- Traveler's checks
- Notary services

EASY

Stepping into a shared branch is just like visiting your credit union. And most shared branches include a surcharge-free CO-OP Network ATM on the premises. With thousands of CU Service Centers locations, your credit union is giving you the tools you need to conduct your financial transactions – whether you are at home or on the road. Now that's easy!

Your membership and accounts remain at your own credit union, but you can access your accounts and conduct business with your credit union through any of the convenient CU Service Centers locations nationwide. Access to your accounts and credit union services has never been easier!

*CU Service Centers may limit cash withdrawals to $500 per day, regardless of your own credit union's limit.