

Shared Branching / Credit Union Service Center Frequently Asked Questions (FAQ's)

What is shared branching?

Shared branching is a cooperative program among hundreds of credit unions nationwide. Credit union members can conduct basic teller transactions in person at any participating location.

What is a Shared Branch?

A Shared Branch is a credit union branch office or a stand-alone facility that welcomes members from participating credit unions to conduct teller transactions. Shared branches serve all the members of any credit union that participates in the CO-OP Shared Branch network.

What transactions can I perform at a CU Service Center?

- Deposits
- Withdrawals
- Balance Inquiries
- Loan Payments
- Transfer Funds
- Statement Printouts
- Purchase Official Checks*
- Purchase Money Orders*
- Purchase Traveler's Checks*

*These services not available at all facilities. These services also may have fees attached to them and the fee varies as each credit union sets their own fees.

Are there fees associated with performing shared branching transactions?

(CREDIT UNION) will **not** charge you a transaction or usage fee for these transactions. The CU Service Center location will not charge you unless you are purchasing an item that has a fee attached to it such as an official check, money order, etc.

What accounts will I be able to conduct transactions on?

In most cases, you will be able to conduct transactions on savings, share draft (checking), money market, and loans.

What information do I need to bring with me to conduct a transaction at a CU Service Center?

In order to conduct a transaction at a shared branch you must bring your credit union name and member number. Additionally you must present a non-expired, non-mutilated identification. You will also be asked for the last four digits of your social security number. If your ID does not match the address on the system, you will also be asked to verify your current address.

What forms of identification are acceptable?

- US or Canada State Issued Driver's License
- US or Canada State Issued Identification
- Passport
- US Military Identification
- Alien Registration Card or Green Card
- Matricula Consular Card

Your ID must be current (not expired) and in good condition (not mutilated).

What if I forget to bring my member number or ID?

If the teller at the shared branch cannot locate your account number, you may request to use a courtesy telephone to contact your credit union. Current identification is required in order to process a transaction.

What if I don't want to provide the last four digits of my social security number?

The teller at a shared branch is required to ask for the last four digits of your social security number to help prevent fraud. You may want to write these numbers unmarked on your transaction form so the teller doesn't have to ask you for that information out loud.

How long does it take the transaction to reach my account?

Transactions conducted at a shared branch appear immediately on your account. There is no time delay.

How can I find a shared branch?

There are over 5,000 shared branches nationally and internationally. Locations can be found on the web at www.co-opsharedbranch.org.