

# Frequently Asked Questions about Shared Branching

## What is shared branching and what is a CU Service Center?

A CU Service Center is a credit union location that is part of a national network of linked or shared branches, which are identified by a common swirl logo. Members of participating credit unions may conduct transactions at any of the shared facilities as though they were at their home credit union.



## How does the shared branching network benefit me?

Members benefit from access to many branch offices throughout the United States. This means our members who travel or move out-of-state can now remain members of the credit union and still have a friendly branch office just down the street.

## Who can use this service?

Credit union members (whose credit union participates in shared branching) may conduct business at any participating shared facility. Some restrictions may apply. Contact your home credit union before conducting your first shared branching transaction to be sure you're set up to use this service.

## What types of transactions are available through shared branching?

- Deposits
- Withdraw funds
- Transfer funds between accounts
- Balance inquiries
- Process loan payments and advances
- Purchase traveler's checks, official checks, and money orders at select locations (availability of service and fees vary at each location)

**Note:** For security reasons there are limitations to the amount of cash that members may withdraw daily.

**Funds Availability Policy:** Availability of funds deposited to your account will depend on your credit union's policy. Funds may not be immediately available.

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

In most locations, all tellers' process shared branching transactions. However, some shared branches may have special tellers designated to handle shared branching business. You will just need to look for the swirl in the teller windows. When in doubt, please check with a member service representative on your first visit. Guest members will receive courteous and friendly attention at all shared branching locations.

## 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 photo ID on each visit, even if they have been coming to a common location for an extended period of time.

## Do I need to know my account number?

YES. Members must present their account number and home credit union name to the teller for each transaction. Shared branches do not have access to inquiry screens from the member's home credit union. This means that tellers at shared branches are not able to look up a member's account number by doing a social security search.

**Will fees be charged for this service?**

Some fees and limitations may apply. Please call the credit union or visit the CU Service Centers website for more information before conducting your first shared branching transaction. Any fees for conducting a shared branching transaction will be assessed by your home credit union. However, a shared branch location may assess fees for services like traveler's checks, money orders, cashier's 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 the fees and rules that govern that machine and its operation. However, free ATM transactions are still available at all CO-OP Network locations.

**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?**

To take advantage of shared branching you must go to a branch designated as a CU Service Center by the swirl logo. Not all credit unions participate in shared branching.

[Click here for a directory of Colorado & Nationwide Locations](#)

**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 the account information available at the home credit union.

The use of a shared branch does not entitle the individual to become a member of the processing shared branch. All requests for additional products and services should be handled by the member's home credit union.