

## **Shared Branching - What you need to know!**

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### **CO-OP Shared Branching – A Nationwide Extension of Capstone FCU**

CO-OP's nearly 30,000 surcharge-free ATMS and 5,000+ shared branches means you have more direct access to your money than most traditional bank customers do. CFCU has joined together with other credit unions nationwide in a cooperative effort to bring you a new choice in financial convenience — CO-OP Shared Branching. You can now perform many of your financial transactions and obtain services at branch locations of other credit unions belonging to the network. By using the CO-OP Shared Branching Network, your membership and accounts remain at your own credit union, but you can access your accounts and conduct business with CFCU through any of the convenient shared branching locations. For a complete list of locations call toll free 888-748-3266 or click below to:

[Find a shared branch near you](#)

#### **At a CO-OP Shared Branch location, services vary:**

- Make Deposits and Withdrawals
- Transfer Between Sub-Accounts
- Obtain Check Withdrawals
- Receive Statement Prints
- Make Loan Payments
- Obtain VISA and/or MasterCard Cash Advances
- Plus much more within each individual credit union branch!

#### **Most Locations May Offer These Additional Services:**

- Notary Services
- Money Orders
- Fax Services

**For additional services or transactions not listed, call CFCU at 949-716-5746**

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### **Important Information to know when using a CO-OP Shared Branch**

#### **How do you Access Your Account?**

Only you are authorized to access your account. You must present the name of the credit union you belong to, account number and valid photo identification to the teller in order to access your account.

### **Are there Fees for Services?**

Fees are assessed for certain transactions performed and services obtained at a CO-OP shared branch. Refer to our CO-OP Shared Branching Fee Schedule for a list of fees and charges you will be assessed by CFCU on the next business day. In addition, you may have fees at participating Shared Branch locations. Please check the “Guest Member” fee schedules at each location.

### **Can I cash a check?**

All checks must be deposited in order to be withdrawn. Shared Branches may limit cash withdrawals to \$500.00 per day, regardless of CFCU policy.. Many checks can be deposited at shared branch locations such as U.S. Treasury checks, U.S. Postal Money orders, and State or Local Government checks for immediate funds availability. Other check deposits may not be available immediately and may have a short hold. This is determined at time of deposit by branch teller. All deposits are subject to longer holds if deemed necessary. Refer to CFCU funds availability policy for further information. You may want to call ahead to find out if the branch you plan to go to has a higher cash withdrawal limit

### **Will you place a Hold on a payroll check?**

Payroll checks can be deposited up to \$2,500 for immediate availability. The check must be computer generated AND must include the corresponding pay stub.

### **Is there a limit on cash withdrawals?**

CFCU members have a daily cash limit of \$2,500 per day. Shared Branches may limit cash withdrawals to \$500.00 per day, regardless of CFCU policy. You may want to call ahead to find out if the branch you plan to go to has a higher cash withdrawal limit. You may also use a surcharge-free ATM to withdraw cash up to \$500.00 per day.

### **Will my deposited funds be immediately available?**

The funds deposited by CFCU “Guest Members” at shared branches may not be available for immediate withdrawal from his/her CFCU account. Holds are placed by CFCU on items deposited based on CFCU’s policies. Shared branches cannot remove a hold placed on deposits. To request removal of a hold you must contact CFCU directly. Refer to CFCU’s Funds Availability Policy for further information.

### **What if I need a Stop Payment on a check – Can I do that at a Shared Branch?**

Shared branches cannot accept a stop payment request on member checks. Please contact CFCU 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 shared branch, such as a Cashier’s Check, Money Order, or Official Check, you must contact the shared branch location where you obtained the check. You may be required to complete an indemnity/hold harmless agreement.

**CFCU CO-OP Shared Branching Fee Schedule:**

*Effective:* January 1, 2020 – subject to change

**Transaction History**           \$ 2.00

**Withdrawals:**

    Cash Withdrawals       \$ 2.00

    Check Withdrawals     \$ 2.00

**Deposits:**                   FREE

**Payments:**                 FREE

**Transfers:**                \$ 2.00

**Special Purchases:**       \$ 2.00 each