

Shared Branching FAQs & Fee Schedule

How does a USPS FCU Member access his/her account at other CO-OP Shared Branch locations?

To take advantage of this service, first you will locate the closest shared branch to you by visiting <https://co-opcreditunions.org>. Once you have located the branch that is most convenient for you, you will need to bring the following with you:

- Valid US government-issued photo identification, i.e., State Driver's license, US Passport
- Our Credit Union's name (US Postal Service FCU)
- Your account number (as it appears on your monthly statement)

Is there a limit on cash withdrawals?

CO-OP Shared Branch may limit cash withdrawals to \$500 per day, regardless of your own credit union's policy. You may want to call ahead to find out if the branch you plan to go to has a higher cash withdrawal limit, or use a surcharge-free ATM to withdraw your cash.

Will my deposited funds be immediately available?

The funds deposited by a USPS FCU "Guest" member at a CO-OP Shared Branch location may not be available for immediate withdrawal from his/her USPS FCU account. Holds are placed by the Host credit union on items deposited through the CO-OP Shared Branch locations based on that particular credit union's Hold Policies. **NOTE: Limits and policies are set by the Host credit union. The CO-OP Shared Branch location where transactions are made by USPS FCU "Guest" Members CANNOT REMOVE A HOLD PLACED ON AN ACCOUNT. MEMBERS MUST CONTACT USPS FCU. Refer to Host credit union's Funds Availability Policy for further information.**

What if I need to stop payment on a check - can I do that at a CO-OP Shared Branch location?

The CO-OP Shared Branch location CANNOT accept a stop payment request on your own checking account. YOU MUST either use QUE (telephone teller) for free, log into Virtual Branch Home Banking to place the stop payment for free, or you may call USPS FCU. Stop payments performed by a USPS FCU personal representative will result in a fee being charged.

What services are available at CO-OP Shared Branch locations?

Services will vary by participating credit unions, but members can generally:

Make deposits and withdrawals

Loan payments and loan advances

VISA Cash Advances

Transfers between sub-accounts

Statement copies of recent account history

Check withdrawals

Wire transfers

Fax services, photocopies, money orders (if available)

Travelers' checks

Notary Services

Is there a fee for using CO-OP Shared Branching?

For members in our Relationship Rewards program, this service is provided to you for free, but this can change at any time. For members that have not enrolled in our Relationship Rewards Program yet, there will be a fee charged the following business day depending on the type of transaction performed. See the below fee schedule. These fees will increase from time to time to allow for us to continue offering this service. Fee increases will usually take place when the CO-OP Shared Branching Network increases their program fees.

Shared Branching Fee Schedule*

Effective: August 1, 2018

Transaction History \$2.00

Withdrawals:

Cash Withdrawal \$4.50

Check Withdrawal \$5.75

Cash Back on Previous Deposit \$3.25

Transfers \$3.25

Deposits:

Cash Deposits \$4.25

Check Deposits (1 to 5 checks) \$4.50

Check Deposits (6 to 10 checks) \$6.50

Check Deposits (11 or more checks) \$7.50

When will the fee be deducted from my account?

Any fees will be deducted the following business day.

*These fees can be avoided by utilizing our other convenient services we offer such as Virtual Branch Online Banking, Mobile Banking and Remote Deposits, Surcharge-Free ATMs, visiting our local branches, and QUE Telephone Teller. Contact us for more details. Members in our Relationship Rewards Program will not be charged shared branching transaction fees. This benefit is subject to change at any time.