

CO-OP Financial Services

Created and run by credit unions to harness their cooperative and collective power, CO-OP Financial Services has been the credit union industry's primary service provider since 1981. As the nation's largest EFT network and processor, CO-OP provides the tools, counsel and leadership necessary to help credit unions prosper.

Credit unions are tasked with providing their members the latest in access, convenience and connection to their accounts. From surcharge-free ATMs, to shared branches, to check imaging and mobile banking, CO-OP provides secure and forward-thinking solutions to the challenges individual credit unions face every day, helping them remain relevant in the lives of their members.

About Us

ESTABLISHED

1981 (Known as CO-OP Network until May 2006)

HEADQUARTERS

Rancho Cucamonga, California

BRANCH OFFICES

- Eastern Corporate office: Southfield, Michigan
- CO-OP Shared Branching/ Credit Union Service Corporation (CUSC): Duluth, Georgia
- Sales offices: California, Washington, Missouri, Texas, Wisconsin, Minnesota, Michigan, New Hampshire, Pennsylvania, South Carolina, Florida and Utah
- CO-OP Member Center: Fort Worth, Texas

PRESIDENT/CEO

Stan Hollen

OWNED BY

Credit union member-shareholders

PATRONAGE DISTRIBUTION

- CO-OP member-shareholders receive a portion of annual patronage distribution
- For the 2009 fiscal year, CO-OP produced an annual shareholder total patronage distribution of \$22.2 million.
- Since CO-OP became a cooperative in 1996, patronage distribution has totaled \$191.9 million for member-shareholders.

CO-OP MEMBERS

3,000 CO-OP member credit unions

ANNUAL TRANSACTIONS

1.92 billion (Includes ATM, debit, point-of-sale and shared branching)

PROCESSING CENTER

Dual-site data centers in Arizona and Wisconsin processing 365 days-a-year



OF YOU FOR YOU

Products

A complete line of credit union management tools and services, all in one place under five business lines:



Network Services

- The nation's largest, and most recognized, credit union EFT network.
- Provides 26 million cardholders with more ATMs than the biggest bank.
- Over 28,000 surcharge-free ATMs, including 9,000 deposit-taking ATMs.
- Over 5,500 7-Eleven ATMs across 30 states.
- Convenient, nationwide retail locations including supermarkets, drugstores, shopping malls and airports.



Payment Processing

- Takes care of tasks that take up too much of your time and resources, while helping you maximize revenue and deliver convenient, fraud-proof access.
- CO-OP ATM Solutions gives you the power to easily monitor and track your ATMs, as well as cross-sell services.
- CO-OP Debit maximizes interchange revenue, fights fraud, and consolidates your infrastructure and manages costs by combining PIN and Signature.
- CO-OP Pass-through Credit builds loyalty and meets member expectations while boosting revenue that's been lost by recent interchange legislation.



E-Commerce Solutions

- Myriad ways for your members to access their accounts without a card.
- CO-OP Mobile puts mobile banking within reach of all of your members, no matter what type of mobile device, with multi-mode access.
- CO-OP Online Banking offers convenient, secure web-based access.
- CO-OP My Deposit and CO-OP Fast Branch digitally capture, proof, and process check deposits quickly and efficiently.



Shared Branch Services

- The largest, and most trusted, credit union shared branch network.
- Over 4,000 branches nationwide, and around the world.
- 80% of credit unions utilizing shared branching choose CO-OP.
- Allows credit union members to make balance inquiries, deposits, withdrawals and loan payments, as well as obtain loan advances, just as they would at their home credit union.
- Provides iron-clad disaster recovery to ensure continuity of service, even when your data center is incapacitated.
- Provides access and convenience to your members through the Next Generation Network (NGN), the most dependable, secure, cost-effective switching technology available.



Call Center Services

- Provides 24/7 member and lending support, now including outbound services.
- Supports phone and online member support.
- Expands your reach and enhances member satisfaction without the overhead of maintaining in-house call center operations
- Offers flexibility with a wide range of service levels and customizable options, so you can choose what's right for your members.

Contact Us

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