



CO-OP SHARED BRANCHING

Expand Your Reach with Shared Branching from CO-OP Financial Services

Today's financial consumers are busy people, often on the move. Keep up with them by joining CO-OP Financial Services' shared branching division – CO-OP Shared Branching – and provide more than 2,000 branch locations nationwide for your members.

Shared branching represents the essence of the cooperative spirit of credit unions, allowing your credit union members to conduct transactions at another credit union's facility. Each branch becomes an economical extension of your brick and mortar operation, where your members can perform a variety of financial transactions.

The CO-OP Shared Branching solution includes the technology, expertise and ongoing support that you need to expand your service area across the U.S. and beyond. As the largest credit union-owned, full-service EFT and shared branching provider, we know the credit union business and understand the importance of providing your members with a branch delivery system that competes favorably with banks.

CO-OP Financial Services stands ready to be your partner in shared branching success.



BENEFITS OF CO-OP SHARED BRANCHING

Retain membership when you give members widespread access to their financial needs via personal service. Linked by industry-leading technology, the shared branch network provides far-reaching financial service to members where they live, work and travel.

Expand your service area and, in some cases, your operating hours, without the capital investment and costly overhead of traditional branch locations.

Increase your bottom line with interchange income by acquiring transactions at your branches.

Bolster your disaster recovery plan with shared branching. Expansive geographical access to your members' accounts is vital in the event of a regional disaster or even a temporary power outage.

Compete with large financial institutions by offering widespread accessibility without sacrificing human interaction and personal attention to member needs – at the most affordable price around.

Gain a full-service EFT partner dedicated to the credit union industry. CO-OP Financial Services is owned and operated by credit unions. Shared branching originated from the cooperative, collective strength of our membership to advance the credit union movement and provides millions of members with convenient access to their accounts.



CO-OP SHARED BRANCHING

THE SHARED BRANCHING NETWORK

The CO-OP Financial Services network of shared branching includes over 2,000 locations nationwide. Owned and operated by participating credit unions, these outlets are linked to CO-OP Shared Branching so they can perform transactions for members of other participating credit unions.

As a transaction acquirer, a credit union outlet performs shared branch transactions according to detailed network operating rules. Although surcharging these transactions is not allowed, the credit union can receive significant interchange revenue for these transactions. Outlets provide personal, professional service to members of other participating credit unions, but are strictly prohibited from cross-selling to guest members.

Outlets process shared branch transactions through a technical enhancement to their teller platform. CO-OP Financial Services can provide the technology to acquire transactions if your current data processor does not support the service.



Transactions Available

The following surcharge-free transactions are available at most CO-OP Shared Branching locations:

■ Essential Services

- Deposits*
- Withdrawals
- Loan payments & advances
- Balance inquiries
- Fund transfers

■ Optional Services

- Money orders, official checks and traveler's checks**
- Notary, fax & photocopy services**
- 24-hour deposit-taking ATMs
(many are CO-OP Network surcharge-free)

* Availability on deposited funds is based on the member's credit union's policy, not the credit union outlet's policy.

** Standard fees of the credit union outlet may apply.

Your members can use these services at any shared branch by providing the name of their credit union, their account number and a valid state or U.S. photo identification card.

Choose Your Level of Participation

CO-OP Financial Services will help you select a shared branch solution (as an issuer-only or as an issuer and acquirer) that optimizes your credit union's marketing potential.

An issuer is a credit union that provides its members the ability to conduct transactions at all participating branches. An acquirer, or outlet, also has the capability to accept and process shared branch transactions on behalf of other credit unions. You may choose to participate as an issuer only, but unlike other networks, all issuers in CO-OP Shared Branching pay the same transaction fees, whether they participate as an acquirer or not.

As a participating credit union, you receive daily CO-OP Shared Branching reports that provide settlement totals and enable you to balance your processor transaction reports. Reports detail accepted and denied transactions.


In addition to interchange income for shared branch transactions, acquirers also benefit from incremental income for the sale of travelers checks, money orders, official checks and other ancillary services.

WHAT DOES IT TAKE TO JOIN CO-OP SHARED BRANCHING?

Your credit union can be part of the burgeoning CO-OP Shared Branching network in as little as 90 days after signing a contract. Your solution will include a technology configuration based on your host processing and teller environments. An acquiring credit union outlet may use a data processing interface to enhance its teller platform or a CO-OP-provided teller software solution.

CO-OP Financial Services provides initial consulting, technology assistance and comprehensive training for shared branch implementation. Our experienced staff will guide you through the process, keeping you abreast of project status and remaining available for subsequent questions and problem resolution once you are up and running.

CO-OP Financial Services also has a dedicated Branch Support Services department available 24 hours a day.

Your members can identify a CO-OP shared branch by the familiar swirl logo,  the symbol of shared branching. Location brochures, statement stuffers and other materials are available to raise awareness among your membership and in your market area.

Check www.co-opfs.org for a complete list of locations at any time.



WHY SHOULD YOU PARTICIPATE IN SHARED BRANCHING?

Research shows that personal branch experience is still a major factor in retaining members – young and old alike. Members who use shared branches consistently show higher transaction volumes for all products and services offered by their credit union. Consider the appeal of an expanded branch delivery system to the following segments of your membership base:

- Members who live near your locations, but commute a significant distance to work.
- Retired members who move to, or spend the winter months in warmer climates.
- Families and business people who need access to their accounts when traveling.
- Members who are uncomfortable conducting Internet transactions due to security and identity theft concerns.
- Students who attend college in another city or state.

Yes, location remains the most important factor in determining where consumers go for financial services. Why not give your members more choices?

CO-OP SHARED BRANCHING



EXPAND YOUR HORIZONS

Give us a call and we'll help you determine how your credit union can expand its service and strengthen its member base as part of the CO-OP Shared Branching network.

For more information on CO-OP Shared Branching, call 800-782-9042, extension 2502, or send an email to sales@co-opfs.org.

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