



Open doors to your members at locations in all 50 states.

EXPAND ACCESS • GENERATE INCOME • DRIVE GROWTH



CO-OP Shared Branch allows a member of one credit union to transact business in another credit union similar to transactions in their home branch. It enables credit unions to compete with the largest national banks in providing physical access to convenient branches—a high priority for consumers in all demographic segments. It also offers an economical alternative to investments in brick-and-mortar, helping strengthen member relationships while offering the potential for revenue growth.

Currently, CO-OP Shared Branch is the nation's third largest financial-institution branch network with more than 5,400 full-service Shared Branch locations and hundreds of self-service Shared Branch express terminals nationwide.

Top Reasons to Use CO-OP Shared Branch

- 1 **Income opportunities** that bolster your bottom line as members use more services
- 2 **Incremental revenue** from guest-member visits when you participate as an acquirer
- 3 **Growth** stimulated by convenience that appeals to both new and existing members
- 4 **Self-service savings** through extensive CO-OP Shared Branch *express* terminals
- 5 **Member retention** through nationwide reach without brick-and-mortar investment

CO-OP Shared Branch offers:

- Physical access to the convenient branches members are looking for
- The nation's third largest financial-institution branch network
- More than 5,400 full-service branches and hundreds of Shared Branch *express* self-service locations
- Wide variety of transactions at branch and self-service locations
- National recognition reinforced by CO-OP marketing support



What's In It

CO-OP Shared Branch

- **Secure, in-person transactions** through any participating branch.
- **Wide variety of transactions**
 - Deposits
 - Withdrawals
 - Transfers
 - Account inquiries
 - Loan payments
 - And much more
- **Retention of members** through ongoing personal access even if they move away.
- **Service continuity** through participating branches during outages or natural disasters.
- **Locator services** including mobile apps, online and telephone.
- **Member Call Center** for 24/7 personal responses to account inquiries.
- **Member Marketing**
 - **Marketing Portal** offers professionally developed marketing materials

CO-OP Shared Branch *express*

- **Self-service member control** over transactions that traditionally required a teller.
- **After-hours member access**, including many 24-hour locations.
- **Reduced teller traffic**, especially during rush hours.
- **Acquirer revenue generation** without the expense of buying an acquirer module.
- **Location versatility** accommodates places where a full-service branch is not feasible.
- **Leverages existing investment** in ATMs or other self-service devices with a software-only shared branching innovation.
- **Numerous transactions supported**
 - Cash and check deposits
 - Cash withdrawals
 - Cash advance based on loan requirements
 - Transfers within the same member account
 - Loan payment by cash or check
 - Balance inquiries
 - Transaction history

Is It Right for You?

Credit Union Challenges	CO-OP Shared Branch Solutions
I need to provide in-person account access over an extended geographical area.	More than 5,400 branch locations open doors for your members in all 50 states.
I want to increase our revenue-generating opportunities and better manage costs.	Enhanced convenience encourages members to use more services, participating as an acquirer adds revenue from guest-member visits, and self-service capabilities improve cost efficiency.
I need to enhance the efficiency of our day-to-day operations.	CO-OP Shared Branch <i>express</i> lets you migrate many teller responsibilities to self-service terminals for both your members and guest members.
I want to reach members in places we never would be able to establish a full-service branch.	CO-OP Shared Branch <i>express</i> allows terminal placement in schools, hospitals, retail establishments and small-town venues.

For more information, contact Business Development at 800.782.9042, option 2 or send an email to sales@CO-OPfs.org

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Be There. Be More.