

## Important Information About Shared Branching



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### Shared Branching is another privilege and convenience of being our member!

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As a member of our credit union you can go to other credit unions that participate in the CO-OP Shared Branching network during regular hours and do business with us as if you were in our branch. Shared branching is a unique privilege offered to you as a member of our credit union that allows you to conduct many of your transactions at more than 5,000 branch locations across the country. You can find a Shared Branch location near you by visiting our website and selecting the Find a Branch link.

Shared Branch locations are identified with the CO-OP Shared Branch logo. Just tell the employees at the Shared Branch that you're a member of Firefighters Credit Union, provide them with your driver's license (or other current government picture ID) and your account number, and they will be happy to help you.



To assist you in using a Shared Branch we've listed many transactions that you can conduct at a Shared Branch (below). To spare you any inconvenience, we've also listed a few limitations to the transactions you can conduct at a Shared Branch, and some transactions that you will still need to do with us (in person, online or by phone or mail) (below). Should you have any questions about Shared Branching, or any of our excellent products and services, please contact us during business hours and we will be happy to assist you. Thank you again for being a member of our credit union. We greatly appreciate it!

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### Transactions You Can Do as Our Member at a Shared Branch

Transactions available at no charge to you:

- Deposits
- Withdrawals
- Balance Inquiries
- Loan Payments
- Transfers
- List of the last 10 transactions posted to your account
- Loan advances on lines of credit

The following transactions vary by each location and a fee may be charged by the Shared Branch credit union. A list of fees is available at each Shared Branch location.

- Purchase Money Orders
- Purchase Travelers Checks
- Purchase Cashier's Checks
- Purchase Teller's Checks
- Check Withdrawals not made payable to you (made payable to a third party)

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### Transactions That May Be Limited at a Shared Branch

- Obtaining cash for a check—you may need to deposit the check and then withdraw funds if available
- Cash withdrawals may be limited to \$500 a day by the Shared Branch credit union

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### Transactions That Cannot Be Conducted at a Shared Branch (Please contact us for assistance)

- Open, change, or close your accounts
- Apply for or obtain a loan or credit card
- Request checks or debit cards
- Conduct a wire transfer
- Report debit or credit cards lost or stolen
- Setup or change electronic services or transfers

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### Limitations on the Use of Shared Branching

Each Shared Branch location sets its own days and hours of operation. Generally Shared Branch locations are open each non-holiday weekday, and some are open on Saturdays. We are not responsible if the Shared Branching service is not available due to conditions beyond our control, such as power or shared branching network outages, or software problems. Members may have their access to Shared Branching limited if they violate a provision of any agreement, cause us a loss, have delinquent loans, deposit checks that are returned, or are abusive to Shared Branching employees.

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**Questions? Please contact us anytime we're open for business.**

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