



Open doors to your members at more than 5,600 locations in all 50 states.

EXPAND ACCESS • GENERATE INCOME • DRIVE GROWTH



**The CO-OP Shared Branch network** allows a member of a participating credit union to visit another participating credit union to access their accounts and transact business as if they were in their home branch. It enables credit unions to compete with the largest national financial institutions in providing physical access to convenient branches—a high priority for consumers in all demographic segments. CO-OP Shared Branch also offers a complement to investments in brick-and-mortar branches, helping to strengthen member relationships while offering the potential for revenue growth and reduced branch costs.

Currently, CO-OP Shared Branch is the nation's second largest financial-institution branch network, with more than 5,600 locations nationwide.

## Top Reasons to Use CO-OP Shared Branch

- 1 Stronger relationships** with the members who use your services the most
- 2 Incremental revenue** from guest member visits to your branches
- 3 Growth** stimulated by convenience that appeals to both new and existing members
- 4 Member retention** through nationwide reach without brick-and-mortar investment, plus 24/7 Call Center access
- 5 Cooperation** that exemplifies the credit union difference by forming the second largest retail branch network in the U.S.

## CO-OP Shared Branch offers:

- Physical access to the convenient branches members are looking for
- The nation's second largest financial-institution branch network
- More than 5,600 Shared Branch and Shared Branch *express* locations in all 50 states
- Wide variety of transactions, including many not available through mobile or online channels
- National recognition reinforced by CO-OP marketing support
- Collaboration with fellow credit unions in support of cooperative credit union movement



## CO-OP Shared Branch

- **Secure, in-person transactions** through any participating branch.
- **Wide variety of transactions**
  - Loan payments
  - Cashier’s checks
  - Deposits
  - Withdrawals
  - Transfers
  - Account inquiries
  - And much more
- **Member Call Center** for 24/7 personal responses to transaction and account inquiries.
- **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 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 peak hours.
- **Additional acquirer revenue** through expanded footprint.
- **Location versatility** accommodates places where a full-service branch is not feasible.
- **Leverages existing investment** in ATMs or other self-service devices.
- **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
We need to increase membership by providing in-person account access over an extended geographical area.	More than 5,600 branch and self-service locations for your members in all 50 states.
We 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.
We 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.
We want to improve the retention of members acquired through indirect lending.	The convenience of making loan payments at a nearby CO-OP Shared Branch location strengthens member loyalty. It also improves the probability of cross-selling into a multi-account relationship.



Be There. Be More.