



### Identification Notice

Please have your credit union name and account number, along with a VALID (un-expired) U.S. government-issued photo identification with signature ready to present to the tellers. We are required to verify your photo and signature because the CO-OP Shared Branch ® Network cares about protecting your identity and your account information.

### Availability of Funds Notice

The funds you deposit at a CO-OP Shared Branch location may not be available for immediate withdrawal from your credit union account. Holds that are placed by your own credit union on items you deposit through a CO-OP Shared Branch location are based on your credit union's hold policies. Members with questions regarding held funds should contact their Credit Union directly.

**Note:** The CO-OP Shared Branch ® Network cannot release holds on your account; only **YOUR** Credit Union can release holds.

### Depositing Payroll Checks

For Immediate Fund Availability: "Payroll" or Payroll Account" must be printed on the check with corresponding pay stub. Check amount must be \$2,500 or less.

### Acceptance of Items for Deposit

The CO-OP Shared Branch ® Network reserves the right to refuse the acceptance of any item presented for deposit or payment.

### Cash Withdrawal Limit

This Shared Branch will process cash withdrawal requests up to \$2,500.00 per guest member per day.

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### Ancillary Services

This Shared Branch will assess a fee to those shared branching members requesting the following ancillary services:

Official Check Withdrawal.....	\$1.00 each
Check Deposits in Excess of 15 Checks.....	\$0.20 per check fee
Money Orders.....	\$1.00 each
Coin Machine Usage (where available) .....	9% of coin
Photocopies/Statements (if available).....	\$3.00 each
Rolled Coin (if available) Purchased or Deposit.....	N/A
Notary (if available).....	Posted fee as allowed by state law
Research of Items.....	Contact Your Credit Union
VISA and/or Mastercard Cash Advances (if available).....	May include Card Issuer Fee