

# SHARED BRANCHING

## Member Convenience on the Go!



*Baylands Family Credit Union (BFCU) is a proud participant of CO-OP Shared Branching! As a BFCU member, Shared Branching gives you the ability to do a range of transactions at any one of the more than 5,000+ participating credit unions across the nation.*

### What is Shared Branching?

Shared Branching is a network of credit unions across the country that actually “share” branches. If you are a member of a participating credit union, you can conduct transactions at any branch within the network. These branches are identified by the CO-OP Shared Branching Logo.

### Where are Shared Branches?

Shared Branches are where YOU are! Thousands of Shared Branches are located across the United States as well as some international locations. There is no need to worry if college, business, or a weekend getaway has taken you away from your home credit union location. No matter the reason, you can make real-time transactions at any participating branch. There is almost always a Shared Branching location nearby. Just look for the CO-OP Shared Branching Logo.

### How do I locate a shared branch?

BFCU is here to help you locate a Shared Branching location anytime, anywhere. Check out the locator search on your BFCU Mobile App or by visiting our website at: [baylandsfcu.org/about-us/locations](http://baylandsfcu.org/about-us/locations)

### How does it work?

Simply stop in any credit union that displays the CO-OP Shared Branching Logo. When performing a transaction at a Shared Branch, remember to provide the following:

- Your home credit union's name
- Your account number
- A valid government-issued photo I.D., such as a state driver's license or U.S. passport

### Is it easy to use?

Yes. Using a Shared Branch is just as easy to use as using your home credit union.

### What transactions or services are available?

You can conduct the following transactions at any Shared Branch:

- Cash/Check deposits<sup>1</sup>
- Cash/Check withdrawals<sup>2</sup>
- Extended hours of access
- Loan payments
- Transfers between Sub-Accounts
- Transfers between Shared Branching Credit Unions
- 10 Day transaction printouts
- Purchase money orders<sup>3</sup>
- Purchase travelers checks<sup>3</sup>
- Purchase official checks<sup>3</sup>
- For a full list, visit [CO-OPcreditunions.org/Locator](http://CO-OPcreditunions.org/Locator)

### Is there a cost to use Shared Branching?

Shared Branching is a free member service provided by BFCU

### Do I have to sign up?

No. When you become a member, you can automatically use any Shared Branch just like you use your “home” credit union. If you have questions or do not want to have this access on your account please contact us at (804) 843-2520 or (888) 843- 2520 or stop into your local BFCU branch.

Scan QR Code to Locate a Shared Branch.



CONNECT WITH  
OUR FAMILY ON:



*Trust your family credit union.*

**BAYLANDSFCU.ORG**

**888-843-2520**



<sup>1</sup>May be subject to a hold. <sup>2</sup>Limits may apply. <sup>3</sup>May not be available at all locations. Fees may apply.