

Of
Interest...

Shared Branching

[www.qualstarcu.com/branches]



Scan for More Info.



When is a credit union not really *your* credit union?

When it's a CU Service Center Shared Branch!

Another benefit of Qualstar membership is the Shared Branching Network of credit unions throughout the United States. That means you can visit any participating Shared Branching location and transact business on your account, just like at a Qualstar branch, with the following requirements and guidelines:

- Shared Branching locations can perform basic transactions such as deposits, withdrawals and loan payments.
- In order to perform a transaction, a member must have:
 - Name of credit union.
 - Exact account number.
 - A valid U.S./State, County, Federal, City Government issued picture ID with signature.
 - If a passport is used, it must be issued by the United States.
- Funds may not be available for immediate withdrawal, depending on the deposit being made (check with the credit union representative to determine the hold for the type of check being deposited).
- Holds are determined by the credit union where the account is held, not by the Shared Branch location.
- Shared Branch locations can limit the amount of cash available per transaction (maximum for all is \$500.00).
- Checks cannot be cashed - they have to be deposited and then withdrawn (holds may apply) and can only be made payable to the account holder; checks can only be written in blue or black ink.
- Non-members cannot cash members' checks at Shared Branch locations.

Shared Branching Fees*

Money Orders.....	\$3.00
Cashier checks.....	\$5.00
Deposits with 16 checks or more	\$0.20 cents per check
Faxing.....	\$3.00 1st page / \$1.00 each add'l page
Photocopies.....	\$0.50 cents per page
Rolled coin deposit or purchase.....	\$0.25 per roll
Traveler's Checks.....	Single signer - 1% of transaction Dual signer 1.5% of transaction

*Other fees are posted at each CU Service Center.

Additional Shared Branching Features & Benefits:

- If there isn't a Qualstar branch near your home or work, you can still access your account at a shared branch location - even while traveling!
- A list of CU Service Centers within the USA can be found by going to <https://co-opcreditunions.org> or by calling **1-888-SITE-CO-OP**

QUALSTAR
CREDIT UNION
1-800-848-0018
www.qualstarcu.com

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration.

03/2018