



*Us*Net<sup>SM</sup>  
SHARED BRANCHING SOLUTIONS  
[WWW.UNIVERSALSHARING.COM](http://WWW.UNIVERSALSHARING.COM)

BETTER SERVICE FOR YOUR MEMBERS.  
BETTER BUSINESS FOR YOUR CREDIT UNION.



## EXTEND YOUR REACH TO MEMBERS, WITHOUT OPENING ANOTHER LOCATION.

Imagine being able to open thousands of branches all over the country. Instantly. UsNet can help you do that.

With shared branching, you'll be providing the convenience and easy access that your members value most. Rather than waiting until their next trip to your location, they can simply drop into any shared branching credit union, speak to a teller and access their accounts. Wherever they are— running errands, on vacation, relocating or just on their lunch break.

UsNet is a shared branching network that connects credit unions with thousands of national and international locations. With UsNet, your members walk into any participating credit union, access their accounts and perform transactions as if they were in their home credit union. By providing your members unsurpassed convenience and access to their accounts you grow your relationship with them, fostering greater loyalty with existing members and attracting new members. **Everyone wins.**

By empowering credit unions and their members, UsNet is a powerful link in the credit union movement.

## SHARED BRANCHING: GOOD FOR MEMBERS, GOOD FOR YOU.

You work hard every day to provide superlative, friendly service to your members. But what about members who can't stop into your branch whenever they want because they work across town? Or those who can't get to your location during regular business hours? Or members who travel for business or have to relocate?

You can easily extend your reach with UsNet shared branching, welcoming those members with the same excellent service wherever they are. While their accounts remain in their home credit union, members can conduct virtually any transaction, without a fee, at thousands of locations.

## BENEFITS TO MEMBERS

**Flexibility:** Members can access their accounts at more than 5,000 shared branch locations, 2,000 self-service locations or over the phone.

**Convenience:** Members can stop into branches with extended hours, in popular locations or in vacation spots.

**Real Member Service:** Members get one-on-one attention from a teller whenever they want.



### SHARED BRANCHING DONE HERE

Participating credit unions display the distinctive CO-OP logo ensuring that members can quickly and easily identify locations that offer shared branching. Members can also find a participating credit union or kiosk by calling 888-748-3266 or visiting [co-opcreditunions.org](http://co-opcreditunions.org).

## ALL THE CONVENIENCES MEMBERS EXPECT

Members walking into a shared branching location can perform most transactions they do at their home credit union, such as:

- Deposits
- Withdrawals
- Account transfers
- Statement printouts/balances
- Account histories
- Loan advances\*
- Loan payments
- Money orders\*
- Gift cards\*

Members never pay a fee, and their accounts are updated instantly. The network automatically settles transaction fees and reports daily on transaction volume, fee income and other parameters.

\*These transaction options are customized by each individual credit union, are subject to fees and may not be available at all credit unions.



## SHARED BRANCHING OPTIONS

You can be an Issuer – a credit union whose members can transact business at any other participating credit union. Or you can be an Issuer/Acquirer – a hub that processes transactions for other credit unions' members, as well as your own. An Issuer can become an Issuer/Acquirer at any time. Regardless of which you choose, everyone wins.

### BENEFITS TO ISSUERS

**Extended Service Range:** You gain more locations without the cost of building a single facility.

**Member Retention:** When people are happy with their credit union's service, they are more loyal.

**Member Recruitment:** Convenience, flexibility and service add up to a big draw in a competitive financial-services landscape.

### BENEFITS TO ISSUER/ACQUIRERS

All the benefits of being an Issuer, plus:

**Increased Revenue:** For each transaction you conduct, you collect a fee from the issuer credit union.

**Greater Traffic:** You experience more walk-ins, which means that you are more fully utilizing your resources.

Through UsNet, each participating credit union taps into the collective power of all the credit unions in the network. Issuer/Acquirers and Issuers alike compete more effectively with banks.

REACH.  
CONNECT.  
SUCCEED.

## HOW DOES IT WORK?



When a member requests a transaction at an Issuer/Acquirer credit union, the Acquirer sends a verification request to the Issuer (home credit union); the Issuer responds instantly with the member's personal and account information. Once the Acquirer verifies the member information, the member can access his or her accounts and proceed with transactions.

## HOW DO I JOIN?

The process is the same for an Issuer/Acquirer or Issuer: You fill out CO-OP's shared branching questionnaire and price-quotation worksheet (PQW), which we submit to CO-OP for certification. Certification is a 6-8 week process. After we test the system and provide training, your shared branching goes live.





## EVEN MORE CONVENIENCES FOR YOUR MEMBERS

As an Issuer or Issuer/Acquirer you can take advantage of additional services offered by simply being part of the CO-OP Shared Branch network. With UsNet, you provide the highest levels of service and convenience to your member; strengthening member satisfaction and loyalty while offering the convenience and latest technology that potential members value most.

### CO-OP My Deposit

Members can scan and deposit checks directly into their accounts from their home or office computer.

### CO-OP My Deposit Mobile

Members with Android phones and iPhones can take a photo of their check and deposit it right into their accounts with one tap.

### CO-OP My Deposit Branch

This back-office capability allows you to convert checks into electronic images directly at your credit union's branches. This service benefits your credit union too, by helping to streamline your back office checking procedures.

### CO-OP Member Contact Center

When your members want after-hours account help, the Member Contact Center provides live operators for personalized account and transaction assistance, round the clock. You can give members the toll free contact center, or direct after-hours or overflow calls to the number.

UsNet offers all of these services to make your members' lives easier, and to help you provide the best member experience possible. Take advantage of our extensive network, robust systems and proven, secure solutions.

## WE DON'T DISAPPEAR AFTER INSTALLATION

Connecting you to the network is only the beginning. Beyond technical support, we provide comprehensive services to ensure that you and your members are getting the most out of your shared branching capabilities:

**Quality Assurance.** UsNet sends a “mystery shopper” into shared branching locations to gauge the member experience and ensure quality customer service, as well as to strictly enforce network neutrality rules.

**Demographic Analysis.** We use advanced software and analytical techniques to help credit unions identify opportunities, determine optimal levels of network participation and target marketing efforts—so we can grow the network to better serve you.

**Marketing Support.** Your members may not be aware of all the benefits of shared branching, so we provide you with a wealth of marketing materials to explain how shared branching works. Choose from statement inserts, flyers and posters, which can be customized with your name and logo.

## SUPERLATIVE SERVICE. UNBEATABLE CONNECTIVITY.

UsNet gives you unsurpassable responsiveness and personal attention. As a partner in the larger CO-OP Shared Branch network, we connect your members to more than 5,000 locations across the United States, Puerto Rico and internationally too.

REACH. CONNECT. SUCCEED.

## ABOUT USNET

Universal Sharing Network, Inc. (UsNet), a credit union service organization (CUSO) owned by New York State credit unions and the New York Credit Union Association (NYCUA), is part of CO-OP Shared Branch's national network. Our network solutions empower credit unions and their members with person-to-person branch convenience, embodying the cooperative spirit that unites credit unions. With expertise in technology, member services, marketing, and accounting, our solutions-driven, responsive staff provides comprehensive services to assist credit unions in network decision making, implementation, and ongoing operations.



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