



CUSC of Alabama

Your credit union belongs to a Network that can benefit you nationwide. Please go to www.co-opcreditunions.org for locations in state or coast-to-coast. When using shared branching locations in Alabama, you may experience different policies from your credit union's policies. Policies are stricter due to limited availability of information to us and to safeguard member's accounts.
Shared branching locations are open regular credit union hours.

When visiting a shared branch location, please:

- Complete a deposit/withdrawal slip before approaching teller windows
- Provide a valid, unexpired state issued drivers license or non-drivers license
- Verify and sign a completed receipt
- Place right thumbprint on a check \$50.00 or more checks in aggregate of \$50.00 or more to be deposited or cashed.

The following transactions may be performed at a shared branch location:

- Cash or check deposits to share or share draft accounts
- Cash or check withdrawals from share or share draft accounts
- Cash recognized payroll checks (check will be deposited in full and then funds withdrawn)
- Statement prints (last 10 transactions)
- Transfers
- Account to Account Transfers (from one credit union to another)
- Loan payments
- Purchase of official checks and theme park tickets - fee
- VISA Cash Advances – not available at all locations – fee
- Visa Gift Cards – not available at all locations – fee

The following services cannot be provided at a shared branch location:

- Accounts cannot be opened or closed
- Non-members cannot cash checks drawn on participating credit union members accounts

CHECK POLICIES

Your credit union will have the option to place a hold on the check(s). Please contact your credit union to determine the funds availability.

*Funds Availability Subject to Host Credit Union Policy

Off-line Policy

An off-line transaction will be completed when the data processing system of your credit union or the shared branch locations is down.

When the credit union or shared branch location is in off-line mode only deposits will be accepted, no withdrawals or loan payments are allowed.