

Member Shared Branching Frequently Asked Questions (FAQ's)

What is a shared branch?

A shared branch is a credit union location that is part of a national network of linked or shared facilities. Members of participating credit unions may conduct transactions at the shared facilities as though they were at their home credit union. Shared branch locations display the CO-OP Shared BranchSM or Shared Branch *express* logo. Shared branches provide added convenience, allowing you to access your account at many more locations across the county.

What type of transactions can I complete with Shared Branching?

- Check or Cash Deposits
- Checking or Savings Withdrawals
- Transfers Between Deposit Accounts (same member)
- Loan Payments
- Cashier's Checks

Note: Shared Branching can only be used to transact on accounts that you are the accountholder.

How does the CO-OP Shared Branch Network benefit me?

Members benefit from access to over 5,600+ branch offices throughout the United States and in some countries. This means members who travel or move out-of-state can now remain members of their credit union and still have access to a friendly branch office near them.

Where do I go to complete a transaction at a Shared Branch location?

Transactions can be completed in the lobby with a teller at most locations. Anoka Hennepin Credit Union, a Division of TopLine Financial Credit Union branch drive thru service is not available for Shared Branching transactions. However, other credit union location may offer drive thru services, we advise you to check with a Teller or another employee at the credit union you are visiting.

You can also find a listing of all Shared Branching services in the United States using the search function on the Shared Branching webpage on our website.

How do I know which credit unions participate in Shared Branching?

1. Visiting our website and using the search online feature. You can search by ZIP code, address, or city.
2. Call 888-748-3266 to find a location or 888-837-6500 for live personal assistance.
3. Text a ZIP Code to 91989 to find nearby shared branch locations.
4. Download the free shared branch locator app for iPhone® or Android™.



How do I complete a transaction?

You will need to provide three things when you visit a shared branch location:

1. Inform the shared branch employee that you're a member of Anoka Hennepin Credit Union, a Division of TopLine Financial Credit Union.
2. Provide your member number. ***You will not be able to conduct transactions without this.***
3. Bring a valid Government-issued photo identification (State Driver's license, U.S. Passport).

Can I cash a check using Shared Branching?

No, checks presented must be deposited in full in the shared branch account. You can then make a cash withdrawal if the funds are available right away (this will depend upon where the check is drawn and other factors outlined in the credit union's Funds Availability policy) or if there are already matching funds available in the account where the check was deposited.

Is there a hold on checks I deposit at a shared branch?

The funds you deposit at a shared branch are subject to the same holds as those deposited at an Anoka Hennepin Credit Union, a Division of TopLine Financial Credit Union branch. For specific hold duration for items deposited, please reach out to us.

Is Shared Branching safe?

Yes, using Shared Branching is just as safe and secure as using your "home" branch (Anoka Hennepin Credit Union, a Division of TopLine Financial Credit Union).

Is there a fee to use Shared Branching?

This will depend upon the type of transaction, but generally making a deposit or withdrawal, loan payment, or transferring funds can be done without a fee. Please check with the Shared Branching location prior to conducting the transaction as specific fees may vary.

How long does it take for the transaction to reach my account?

The transaction is "real time," which means it is immediately posted to your account. However, newly deposited funds may not be immediately available for use.



Can I use a shared branch for business accounts?

Yes, Shared Branching can be used to complete transactions for business members and specialty accounts. Please check with the specific Shared Branching location as services may vary.