

CO-OP Shared Branching

What is Shared Branching?

Shared Branching is a network of credit unions that will allow “Guest Members” from any participating credit union to conduct transactions at a participating credit union. Credit unions are sharing their branches so that members will have access to over 5,100 locations nationwide.

Shared Branching FAQs

What transactions can I perform at a Shared Branch?

- Deposits
- Withdrawals
 - \$1000 maximum at GTFCU (Limits vary by credit union)
 - A minimum of \$500 in cash, per member, per day, based on funds availabilities
- Balance Inquiries
- Loan Payments
- Transfers
- Money Orders
- Cashier's Checks
- Credit Card Advances

Note: Since services vary from location to location, check with individual branches before your visit for a complete menu of available services. Funds availability will also vary from one location to another.

How can I find the nearest Shared Branch?

[Click here](#) to find the shared branching location closest to you. Put your information in the search engine and you can find the Shared Branches participating in your area. Or, select a state and view every participating credit unions in that state. Also, you can link to this website directly from the GTFCU home page.

What is the difference between a Shared Branch and GTFCU?

Policies at a Shared Branch may differ from those at GTFCU, for instance:

- Length of check holds: a minimum of 2 business days
- You will need to completely fill out transaction slips
- Valid identification is required at each visit
- Drive Thru not always available to “Guest Members” at participating credit unions.

What information/services can I not get from a Shared Branch?

- Answers to questions or concerns with your statement
- Any account information over the phone
- GTFCU Loan, Savings, and other rates
- Direct Deposit and Automatic Transfer set ups
- Changing or updating account information such as address, phone number, or opening/closing of account types

What do I need to bring with me to perform a transaction at a Shared Branch?

- Valid photo ID with signature (Driver’s License, Passport, Military ID)
- Know your Credit Union name (Greater TEXAS Federal Credit Union)
- Account Number (Some Shared Branches may not have the ability to look up your account number by name or social security number)

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.

Can check holds be released?

Yes, after reviewing the check, GTFCU can decide whether or not to release the hold. Please contact the Call Center if you need your transaction reviewed.

Can I deposit checks made payable to my DBA?

Yes, only if the account is set up in the DBA name.

Can I do a cash advance from my credit cards at the Shared Branch?

You may be able to do a cash advance at a Shared Branch, if they accept credit cards. In that instance, you may be subject to any fees or charges imposed by those Shared Branches.

Do the Shared Branches have coin machines for our use?

If any of the other participating Shared Branches have coin machines that you can use, you may be subject to any fees or charges that are the policies of those credit unions.

Other Important Information:

- If you have a password on your account, the Shared Branch will not have access to that information and therefore will not ask for you to provide it.
- If you have any alerts on your account such as Update Address, See Collections or Garnishments, you will not be able to do any transactions at the Shared Branches until those have been taken care of with us.
- A cash back transaction of \$500 or more may require a thumb print.
- Transactions made after 7 p.m. will post on the next business day.
- No third party check will be accepted.
- A separate deposit slip for Shared Branching will be available at the participating credit unions in the network.