



Credit Union of Denver Shared Branching Information

Applies only to Shared Branching Transactions. Fees listed are subject to change without notice.

Shared Branching Fee Schedule

Cashier's Checks	\$1.00 each
Money Orders	\$2.00 each
High Volume Check Deposits (16+ checks deposited at one time)	\$0.20 per check
Coin Counting	No charge for members

Availability of Funds Information

Effective April 15, 2013, CUSN, (Colorado) shared network changed their procedures when handling shared branch member transactions. These changes will help to prevent incidents of fraud. These are a few types of transactions that may be affected:

- Funds for Cashier/Official checks will be given a local hold indication.
- Local and State Government checks (if shared branch is in the same state), US Treasury, Federal Reserve or Federal Home Loan Checks, US Postal Money Orders and Payroll Checks that are \$2,500 or less, computer generated, member has corresponding paystub for the check being presented, check stub number and the actual check number must match and the net pay on the stub must match the amount of the check will be processed with immediate credit indication.
- Payroll checks that do not meet one or more of the conditions above or are in excess of \$2,500 will be coded with a local hold indication. Other/personal checks will be coded with a local hold.
- Depending on the type of check presented to make a loan payment, funds may not be immediately available to make the transfer to the loan.

Please refer to your credit union for their funds availability policy.

*All Shared Branching services may not be available at all C·U·D locations.

