



SHARED BRANCHING SOLUTIONS
WWW.UNIVERSALSHARING.COM

THE EASY WAY TO OPEN THOUSANDS OF BRANCHES ALL OVER THE COUNTRY.



What your members value most is easy, convenient access to their accounts. No matter how big or small your credit union is or how many branches you have, UsNet can help you. We offer shared-branching network services to credit unions that enable members to conduct financial transactions anywhere, at any time of day. Your members can make deposits, withdrawals, transfers, and loan payments at thousands of participating credit-union branches without incurring any fees. Credit union members gain **flexibility** and **convenience** and receive **one-on-one service** from a teller.

An acquirer is a hub that processes transactions for other credit unions' members, as well as its own. By becoming an acquirer, you increase **walk-in traffic**, **optimize the use** of your branches' resources and **realize greater revenue** through fees from members' home credit unions. When you become an acquirer you further support the credit-union community and our credo of **helping members**.

HOW THE SYSTEM WORKS

When a member requests a transaction at your shared branch, you send a verification request to the member's home credit union (the "issuer") and instantly receive the member's personal and account information. The member can then access his or her accounts and proceed with transactions.



Acquirers also participate as issuers, and an issuer can become an acquirer at any time.

HOW TO BECOME AN ACQUIRER

Fill out the CO-OP shared-branching questionnaire and price-quotation worksheet (PQW). Send it to UsNet, and we will begin the simple process of setting you up as an acquirer.



REVENUES AND FEES

As an acquirer, you receive a \$1.30 per member verification fee plus 100% of transaction fees.

You pay a \$100 monthly support fee per shared branch for which you receive:

- operational support
- marketing support
- training
- data analysis
 - member usage
 - member penetration
- dispute-resolution assistance
 - disputes managed through resolution

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 Branching'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.