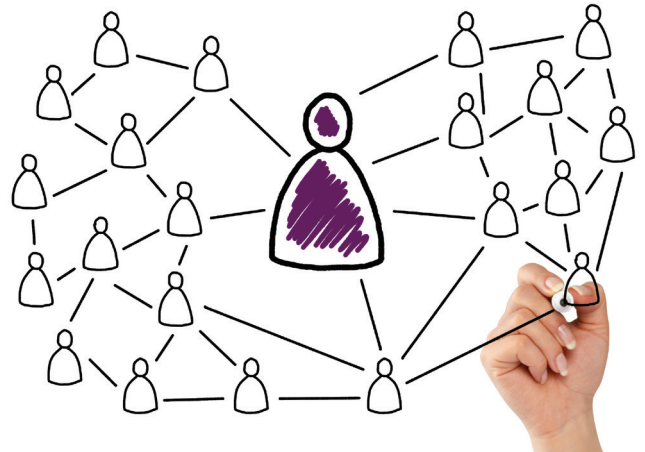




SHARED BRANCHING SOLUTIONS
WWW.UNIVERSALSHARING.COM

ISSUER



MAKE THOUSANDS OF BRANCHES ALL OVER THE COUNTRY AVAILABLE TO MEMBERS. INSTANTLY.

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. They gain **flexibility** and **convenience**, and receive **one-on-one service** from a teller.

An issuer is a credit union whose members can transact business at any other credit union in the network. By becoming an issuer, you **extend your service range** without building a single facility, **improve your service** to existing members and **attract new members** with the convenience and flexibility you provide. Also, as an issuer you can choose to become an acquirer at any time.

HOW THE SYSTEM WORKS

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





HOW TO BECOME AN ISSUER



Fill out CO-OP's shared-branching questionnaire and price-quotation worksheet (PQW), which we return to CO-OP for certification and testing (this takes about 6-8 weeks). Then your shared branching goes live.

FEES

- You pay a per-member fee of \$2.10 or more, depending on the transaction(s). Please contact us for the most up-to-date fee schedule.
- The monthly connectivity fee is \$450.

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.