

CREDIT UNION SHARED BRANCHING

What is shared branching?

Participating credit unions from all over the country share facilities through a special network, giving members thousands of branches to perform transactions as easily as if they were with a teller at their home credit union.

You can make:

- deposits
- withdrawals
- loan payments
- transfers between accounts

Be sure to have your OUCU account number and a photo ID!

Download locations to your GPS or install apps to various Apple & Android devices.

Visit www.cuservicecenter.com or call 1.800.919.2872 for more information.

OUCU Student Accounts

Parent Tips



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As your son or daughter prepares for school, you undoubtedly have a long “to-do” list; near the top of that list should be making the necessary preparations for them to manage their money wisely.

Here’s the most important thing: get your child’s accounts set up BEFORE school begins, and make sure that your bank accounts are linked to enable your child to manage their money.

Be certain that basic questions like, “How will I transfer funds?” are answered in advance.

Getting \$\$\$ to your student’s account when you ARE A JOINT ACCOUNT OWNER:



OUCU Account
Parent

- CATS Online**
Transfer between accounts anytime
- Shared Branching**
Use thousands of credit union locations nationwide
- ATM Deposit**
We are part of Alliance One & Intercept’s no surcharge networks
- Wire Transfer**
We charge nothing for incoming wires

Getting \$\$\$ to your student’s account when you are NOT A JOINT ACCOUNT OWNER:



Non-OUCU Account
Parent

- Mail**
Send check or money order; no cash
- Wire Transfer**
We charge nothing for incoming wires
- Other**
Check with your bank or CU for other options

Questions & Answers

Q: Should I be a joint owner on my son/daughter’s account?

A: It’s highly recommended. As a joint owner, you can easily make deposits at ATMs, thousands of Shared Branching locations and from the comfort of your home computer in CATS Online Homebanking.

Being a joint owner gives you more options, access and information.

Q: Why should my son/daughter open an account in Athens?

A: Even though they might have a bank account in your hometown, a local account will save them time and money when depositing or cashing checks, using our local (no surcharge) ATMs, withdrawing money, etc.

OUCU can also provide local assistance with any account questions or issues.