

## Shared Branching Frequently Asked Questions

### What is a Shared Branch?

A Shared Branch is a credit union branch that is equipped to accept transactions from members of other credit unions. When you use a Shared Branch, you'll find the person-to-person service you expect with the convenience of additional locations. You can identify a Shared Branch by the logo below.



### How do I use a Shared Branch?

Present your Reliant Community Credit Union account number and government issued photo ID to the representative at the Shared Branch. The teller can automatically link to your Reliant account and conduct basic teller transactions for you.

### Do I have to be a member of the non-Reliant credit union whose Shared Branch I visit?

No. The Shared Branch network is built on the concept of cooperation and provides a neutral environment in order to benefit credit union members nationwide. In fact, the rules of the Shared Branch network state that the hosting credit union cannot solicit visiting members to join its credit union.

### What transactions can I perform at a Shared Branch?

As a member of a participating credit union, you can make deposits, withdrawals, account transfers, balance inquiries, and get statement printouts including your last 10 transactions. At many locations, you will also be able to make Reliant loan payments (excluding mortgage and Visa payments), and obtain travelers' checks and money orders.

### Is there an additional transaction fee for using a Shared Branch?

No. Members do not pay for transactions made through the teller line at Shared Branches.

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

You must present valid, current, government-issued photo identification and know your Reliant account number. Both are **required** in order to do a transaction at a participating Shared Branch. Acceptable forms of photo ID include a driver license, non-driver photo ID, military ID, and passport. Please note that although Shared Branch staff can access your account information once presented with your account number, they do not have the ability to look up your Reliant account number.

### Is there anything I can't do at a Shared Branch?

You can't join the credit union or correct errors on your accounts; open, close, or make changes to your account or loan; or make mortgage or Visa payments.



**Is the Shared Branch considered a branch of Reliant?**

The Shared Branch is not an actual branch of Reliant, but you can conduct most financial transactions there that you would usually do at Reliant. No matter where the Shared Branch is located, you can access your own personal credit union account there. Technology and the spirit of cooperation have enabled credit unions across the country to welcome you in the personal manner you're accustomed to.

**How can I find a Shared Branch near me?**

Find a location using this [link](#), or call Reliant's Member Service Center at 800-724-9282 and we'll be happy to identify a branch that's conveniently located for you and your family.

**Here is a list of locally participating credit unions that accept Reliant transactions:**

Advantage Federal Credit Union  
Family First Federal Credit Union  
St. Pius X Federal Credit Union  
The Summit Federal Credit Union  
Xceed Financial Credit Union (Formerly Xerox FCU)