# Shared Branch Banking Quick Guide

FAIRWINDS participates in the CO-OP Financial Services network, giving you access to more than 5,550 shared branch partner locations and 34,000+ surcharge-free ATMs nationwide. At these partner locations, you can complete everyday banking transactions, such as deposits, withdrawals, and transfers, just as you would at a FAIRWINDS branch. Whether you live outside Central Florida or are traveling, partner locations ensure convenient access to your accounts wherever you are. Use this guide to know what to expect and how to be prepared before your visit.

## Find Your Partner Location

Locate your nearest shared branch partner location using one of the options below. For step-by-step instructions, visit our FAIRWINDS Branch or ATM Locator guide.

Mobile App: Login and tap "More." Navigate to "Member Service" and tap on "Locations."

Online: Visit fairwinds.org/locations, search for your address or zip code and click the "Partners" tab.

SMS Text: Send a text to "91989" with your current zip code to find nearby locations. Message and data rates may apply.

## What To Bring

Bring the following information to verify your identity and account:

- Your member number (note: this is different from your account number).
- Your last four digits of your Social Security Number (SSN).
- Your valid driver's license or other accepted government-issued photo ID.
- Your smartphone (may be required to complete IDCheck verification).

Some partner locations will require additional verification via IDCheck by CO-OP:

- Use your smartphone to scan the QR code displayed at the partner location.
- Follow the guided steps to securely verify your identity.
- You'll be asked to provide:
  - All of the items listed above in the previous section.
  - A selfie.

**Note**: The system will ask for your "account number," but you need to enter your member number.

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## Available Services

The following services are available at most shared branch partner locations. If you are looking for a service not included in the list below, you can always call ahead to the partner location to verify the services offered before you go.

- Deposits (cash and checks) – Check deposits are subject to FAIRWINDS' Funds Availability Policy. Contact FAIRWINDS directly for any questions.
- Withdrawals (limited to up to $10,000 for cash and/or check withdrawals. Partner locations may impose lower limits).
- Transfers between your FAIRWINDS accounts.
- FAIRWINDS loan payments.
- Balance inquiries and account history.
- Money Orders and Official Checks (not available at all partner locations).

## Tips To Know

If you do not have your smartphone and your transaction requires IDCheck by CO-OP for verification, you will be limited to a cash withdrawal of $200.

Cash withdrawals are limited to $10,000.

All checks over $2,500 are placed on a hold.

Except for guest deposits (others depositing funds into your account on your behalf), you must be present to complete all transactions.

## Got Questions or Want to Learn More?

Visit our Shared Branch Banking page at fairwinds.org/support/shared-branch-banking for more information and to access Frequently Asked Questions.