



ATM NETWORK TRANSITION

What's Changing?

- We will no longer be partnered with **Dolphin Debit**. This means you will not be able to use a Dolphin Debit machine for surcharge-free (ATM fee) transactions after September 30th.
- We are excited to announce that we will be joining the **shared branch ATM network** starting October 1st!

Understanding the Shared Branch Network

There are two key aspects to the shared branch network:

1. **Shared Branching:** This means you can use another participating credit union's branch to conduct basic banking transactions like deposits, withdrawals, and transfers.
2. **Shared Branch ATM Network:** This is a specific network of ATMs that allows you to use ATMs at other participating credit unions **without** incurring a surcharge.

Important Note: Not all credit unions in the shared branch network are part of the shared branch ATM network. This means that while you can use another credit union's branch for transactions, you may still incur fees when using their ATMs.

How Can You Find Surcharge-Free ATMs?

- You can locate surcharge-free ATMs in the shared branch ATM network by visiting: <https://www.coop.org/Shared-Branch-ATM>
- You can also search for the **CO-OP** app in your app store or play store for easier access on the go.

Update on the Jackson Branch ATM

We understand that our members at the Jackson branch have experienced challenges with our ATM at Baptist Hospital. We want to assure you that we're actively addressing this issue. We're in the process of upgrading to a **state-of-the-art ATM** that is equipped with **cutting-edge technology** and designed for **enhanced reliability and speed**. This new ATM will offer:

- **Faster transaction times**
- **Improved security features**
- **Enhanced accessibility**
- **A more user-friendly interface**

We're confident that this upgrade will significantly improve your ATM experience at the Jackson branch.

We apologize for any inconvenience this may have caused and are committed to providing you with a better ATM experience.

We appreciate your understanding as we make these transitions to provide you with greater access to ATMs. If you have any questions, please don't hesitate to contact us.

