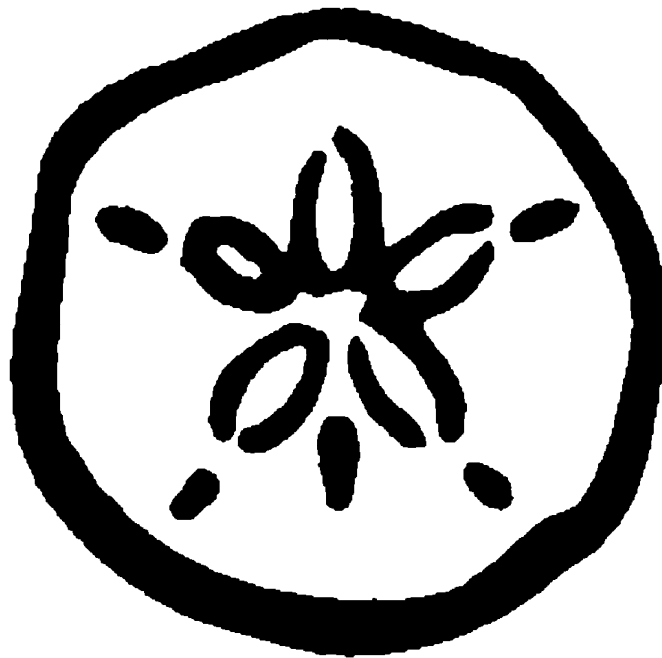


# Coastline

FEDERAL CREDIT UNION

Providing Financial Solutions for Members...Since 1936

## Membership Information Handbook



Providing Financial Solutions for Members ..... Since 1936!



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## About Coastline

### About Our History

- 1936** Coastline Federal Credit Union (CFCU) was chartered as Wilmington A.C.L. Employees Federal Credit Union to serve the needs of Wilmington A.C.L. railroad employees and their families.
- 1960** Wilmington A. C. L. Employees Federal Credit Union moved to Jacksonville, Florida to accommodate the railroad's new headquarters.
- 1986** We took on the name that we proudly use today, Coastline Federal Credit Union, uniting employees of CSX as well as over 250 select employee groups throughout the state of Florida.
- 2003** Coastline Federal Credit Union was granted a federal community charter by the National Credit Union Association (NCUA) to serve all people who live, work, worship or attend school in Duval County, Florida.
- 2006** Coastline Federal Credit Union expanded their federal community charter to serve all people who live, work, worship or go to school in Baker, Clay, Duval, Nassau & St. Johns County, Florida.

### About Our Credit Union

Coastline Federal Credit Union is a not-for-profit financial cooperative owned and operated by its members. A volunteer Board of Directors that is elected by our members governs Coastline Federal. Because our Board of Directors is comprised of volunteers rather than profit-driven stockholders, you receive the benefits! Coastline earnings are returned to the members in the form of higher dividend rates on savings products and lower interest rates on loans. We are truly built on the idea of "People Helping People."

### Eligibility

You are eligible to join Coastline Federal Credit Union if you live, work, worship or attend school in Baker, Clay, Duval, Nassau or St. Johns County, Florida. Once you become a member, your immediate family and all members of your household are eligible to join as well, regardless of where they live or work.

### Becoming A Member

By becoming a member of Coastline Federal Credit Union, you become a shareholder in the credit union; hence our terms "share savings," and "share certificates." You can establish your membership by opening a share savings account with as little as \$5, your social security number, and a copy of your Driver's License. At Coastline, there is no membership fee! Once you join Coastline Federal Credit Union, you can be a member for life.

### Lifetime Membership

Lifetime membership is available, as long as you keep your account active, open and a minimum of \$5 in your share savings account. An active account is one in which there are transactions initiated by you. Dividends and fees do not keep an account active. The State of Florida considers an account dormant after 5 years of no activity and requires us, by law, to turn these funds over to the state. IRAs are excluded from this law. Even if you move, change jobs or retire, your membership will not be affected in any way.



## **Our Common Bond**

What are our common bonds? We all value our financial future. We all want security and stability for our families and loved ones. We all want the most from our money. We all have the right to choose the financial benefits that will make us happy. We all work together. Our common bonds are what tie us together.

### **What Makes a Credit Union Different and Unique?**

As previously stated, a credit union is a not-for-profit financial cooperative owned and operated by its members. You can experience the credit union difference based on credit union values.

### **Not-for-Profit**

Credit unions are not in business to make money; they are in the business to serve you, the member. Any money made above the cost of doing business is returned to its members. Credit unions promote self-help by encouraging saving and offering loans at reasonable rates. That's why the credit union motto is "not for profit—not for charity—but for service."

### **Cooperation**

No matter where you work, you depend on other employees to help you do your job. And they depend on you. This is cooperation. When you join the credit union, you cooperate with the other members to build a savings pool that will benefit everyone. The more everyone saves, the more profits and benefits are distributed.

### **Ownership**

Each member who deposits \$5 into a share savings account is an equal owner, each with an equal vote, no matter how much they have invested. This is one of the basic credit union ideals, "One member, one vote."

### **Credit Union Cooperative Principles**

- Membership is open to all who live, work, worship or attend school in Baker, Clay, Duval, Nassau and St. Johns County and their families.
- Members are treated equally.
- Credit unions operate autonomously; making decisions based on their members' best interests.
- Credit unions grant loans on the basis of the borrower's character.
- Credit unions offer ongoing education, credit assistance and financial counseling.
- Credit unions are neutral in race, religion and politics.
- A credit union is a pool of money saved by its members, under the control of its members, existing for the use of its members.

By helping ourselves we help others. Through cooperation, loyalty in saving, and by encouraging others to save, you help other members who need affordable credit. Members borrow from members, and everyone is able to succeed. By working together, we build a better and stronger credit union for all of us.



# Products & Services

## Products:

### **Savings Options**

- Annuities-Fixed & Variable
- Christmas Club Accounts
- Custom Share Accounts
- Equity Index
- 529 College Savings Plans
- 401(k)
- IRA Accounts (Individual Retirement Accounts)
  - Savings Accounts
  - Share Certificates (12 Month - 60 Month Terms)
- Money Market Accounts
- Mutual Funds
- Share Certificates (3 Month—60 Month Terms)
- Share Savings Account
- TSA 403(b) (Tax Shelter Annuities)
- Youth Accounts:
  - Sand Dollar Club (0-12 years)
  - Wave Riders Club (13-18 years)

### **Share Draft/Checking Options**

- Benefits Plus Share Draft/Checking
- Overdraft Privilege\* (\* Qualification required)
- Overdraft Protection
- Regular Share Draft/Checking (FREE)
- Surcharge-Free ATM Network
- VISA Debit Cards

### **Loan Options**

- Boat, Jet Ski, RV & Travel Trailer Loans
- Car, Motorcycle, SUV, Truck & Van Loans
- Home Equity Line of Credit (HELOC)
- Land Loans: Lot & Unimproved Land
- Line of Credit Loans
- Mortgages: 1st, 2nd, 1st Time Buyers, Investment & Rental Secured Loans
- Signature Loans
- VISA Credit Cards: Traditional, CU Rewards & Secured

### **Insurance Options**

- Accidental Death & Dismemberment Insurance (AD&D)
- Credit Disability Insurance
- Credit Life Insurance
- Guaranteed Asset Protection Insurance
- Life Insurance: Term & Whole Life
- Loan/Mortgage Protection
- Long-Term Care Insurance

## Services:

### **Audio Response Teller (ART)**

**(904-346-1700, Option 2)**

- Account Transfers
- Check Account Balances
- History Inquiries

### **Online Services**

**[www.coastlinefcu.org](http://www.coastlinefcu.org)**

#### **CoastNet Online Banking**

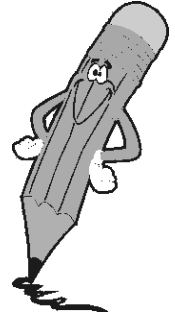
- Account Transfers
- Apply for a Loan
- Check Balances
- Cleared Check Images
- e-Statements
- Online Bill Pay (FREE)
- Reorder Checks
- Visa Online

### **Coastline Investment Services**

- Education Funding
- Estate Planning
- Financial Management Analysis
- Financial Seminars
- Insurance Planning
- Investment Planning
- Pension & 401k Rollovers
- Retirement Planning
- Tax Planning

### **Other Services**

- Counter Checks
- Direct Deposit/Payroll Deduction
- Excess Share Insurance
- Extended Warranties
- Gift Cards
- Money Orders
- Notary Public Service (FREE)
- Official Checks
- Safe Deposit Boxes
- Savings Bond Redemption
- Shared Branching
- Surcharge-Free ATM Network
- Traveler's Checks
- Wire Transfers



# Information on How to Become a Coastline Member

## To Join Coastline Federal Credit Union...

The following is a brief outline on what we require to open an account with us.

### To open an account:

*If you are a US Citizen, please continue with Number 1.*

*If you are a Permanent Resident Alien, please see Frequently Asked Questions Page.*

1) **An initial deposit of \$5 is required.**

2) **We will need a copy of your Driver's License\* and your Social Security Number.**

- ⊛ The address on your Driver's License must reflect your current address.
- ⊛ If your license doesn't reflect your current address, see Frequently Asked Questions Page.
- ⊛ If you don't have the identification listed above, see Frequently Asked Questions Page

\* The USA PATRIOT ACT requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including joint account holders. These new procedures are designed to prevent crimes, such as identity theft and account fraud that terrorists commit to finance their operations against the U.S. and its citizens. You can rest assured that we will only request information required by the law...and that we will use the information only for purposes of complying with the law. As always, your privacy is our top concern and we will always respect and protect it.

3) **The membership application should be completed in BLACK INK only.**

4) **Payroll Deduction or Direct Deposit can be set up by your employer.** An initial deposit of \$5 is required if you are starting Direct Deposit or Payroll Deduction.

5) **If you would like to open a Christmas Club,** you will need an additional \$5 to open this type of account.

6) **If you would like to open a child's account,** you will need an additional \$5 and your child's Social Security number. For more information on the types of youth accounts we offer see the Frequently Asked Questions Page.

## Membership – Ownership of an Account

### Individual Ownership:

You are eligible for Coastline membership if you live, work, worship or attend school in Baker, Clay, Duval, Nassau or St. Johns County, Florida. You also are eligible if your immediate family member or household member is already a Coastline member. If joining the credit union with individual ownership, you must complete the beneficiary designation on the membership application.

### Joint Ownership:

If you are adding a joint owner to your account, the same forms of identification as listed in #2 above are required. It must be understood that all funds in the account are equally as accessible to the joint owner as to the primary owner. Either may add to or withdraw from the account independently of the other.



## Locations & Hours

P.O. Box 47410  
Jacksonville, Florida 32247-7410  
(800) 444-1811 • (904) 346-1700  
infolink@coastlinefcu.org  
www.coastlinefcu.org

### DOWNTOWN

CSX Building  
500 Water Street  
Jacksonville, FL 32202  
(Next to the Jacksonville Landing)  
Phone: (904) 346-1700  
Fax: (904) 634-0093  
Lobby Only: M, T, Th, F 9:00 a.m. - 4:00 p.m.  
Wed. 10:00 a.m. - 4:00 p.m.

### NORTHSIDE

550 Dundas Drive  
Jacksonville, FL 32218  
(Off of I-95 North, Busch Drive Exit  
Dundas Dr. runs behind Sam's Club)  
Phone: (904) 346-1700  
Fax: (904) 757-0254  
Lobby: M, T, Th, F 8:00 a.m. - 4:30 p.m.  
Wed. 10:00 a.m. - 4:30 p.m.  
Drive-Thru: M, T, Th 8:00 a.m. - 4:30 p.m.  
Wed. 10:00 a.m. - 4:30 p.m.  
Friday 7:00 a.m. - 5:30 p.m.

### SOUTHPOINT

CSX Building II  
(Main floor -left side of lobby)  
6735 Southpoint Drive S.  
Jacksonville, FL 32216  
(Off of I-95, Butler Boulevard Exit)  
Phone: (904) 346-1700  
Fax: (904) 281-2507  
Lobby Only: M, T, Th, F 9:00 a.m. - 5:00 p.m.  
Wed. 10:00 a.m. - 5:00 p.m.

### SOUTHSIDE

**Headquarters**  
4651 Emerson Street  
Jacksonville, FL 32207  
(Off of I-95 South, Emerson St. Exit  
or Hart Bridge Expressway, Emerson Exit)  
Phone: (904) 346-1700  
Fax: (904) 396-6896  
Lobby: M, T, Th, F 8:30 a.m. - 5:00 p.m.  
Wed. 10:00 a.m. - 5:00 p.m.  
Drive-Thru: M, T, Th 7:30 a.m. - 5:30 p.m.  
Wed. 10:00 a.m. - 5:30 p.m.  
Friday 7:30 a.m. - 6:00 p.m.  
Sat. 9:00 a.m.-12:00 p.m.

### WESTSIDE

Member Service Station  
3033 Lenox Avenue  
Jacksonville, FL 32254  
**Inside Jax Metro Credit Union**  
(Off of I-10, McDuff Avenue Exit)  
Phone: (904) 346-1700  
Lobby: M, T, Th 9:00 a.m. - 4:30 p.m.  
Wed. 10:00 a.m. - 4:30 p.m.  
Friday 9:00 a.m. - 5:00 p.m.  
Drive Thru: M, T, Th 9:00 a.m. - 4:30 p.m.  
Wed. 10:00 a.m. - 4:30 p.m.  
Friday 8:00 a.m. - 5:00 p.m.  
**Closed for lunch 1:30-2:30 p.m. daily**

### MEMBER SERVICE CENTER

Via phone only  
(904) 346-1700 or (800) 444-1811  
M - F: 7:30 a.m. - 6:00 p.m.  
Sat.: 9:00 a.m. - 12:00 p.m.



## Why are Credit Unions Better than Banks?

**Credit Unions: Are not-for-profit institutions.** Credit Unions return their earnings (after expenses) to members in the form of lower loan rates, higher savings rates, and no or low-cost special services.

**Banks: Are for profit institutions.** They exist to make money for their boards of directors and their stockholders at the expense of their customers.

**Credit Unions: Have members.** Each person who is a primary share account holder has a share of the ownership in the credit union. This ownership gives you the right to vote for the Board of Directors at the annual meeting.

**Banks: Have customers** who have no say in how the bank is run and cannot vote for the board of directors.

**Credit Unions: Have volunteer Board of Directors.** These individuals are elected by and from the membership and serve without pay. As volunteers, they serve only for the satisfaction of knowing they're helping their fellow credit union members.

**Banks: Have paid Boards of Directors** that benefit monetarily from their service.

**Credit Unions: Have no daily cutoff time on transactions.** All transactions are posted when they are received. The only exception is a deposit made after business hours at one of our night drop boxes.

**Banks: Have a 2:00 p.m. deadline for daily transactions.** Transactions after 2:00 p.m. are not posted until the following business day.

**Credit Unions: Are driven by their philosophy of "People Helping People."** As cooperatives, credit unions put people ahead of profits, so they go out of their way to provide exceptional service to their members.

**Banks: Are driven by their desire for profits.**

**Credit Unions: Belong to a worldwide network that supports the growth and development of credit unions.** Credit Unions help each other help their members throughout the world.

**Banks: Are reluctant to share information or resources with other banks.**



## Frequently Asked Questions

**Question 1: Why does Coastline require a \$5 deposit to open a savings account? Is this a membership fee?**

*Answer 1: The \$5 is not a membership fee. It is your money. A \$5 minimum balance is required to remain on deposit on all share savings accounts.*

**Question 2: I want to open an account but I don't have a Driver's License. What other photo ID is acceptable?**

*Answer 2: A State Issued Identification Card is acceptable as long as you can provide us with two additional forms of identification with your current address and your social security number. See the answer to Question 3 below that lists acceptable forms of additional identification. A passport is also acceptable.*

**Question 3: What are acceptable additional forms of identification?**

*Answer 3: The following documents are acceptable forms of identification but they must have your name and current address: car registration, insurance bill, current pay stub, voter's registration and / or utility bill (cable, electric, phone\*, satellite, water). \* Cell phone bills are not accepted.*

**Question 4: What if my Driver's License or State Issued ID does not reflect my current address?**

*Answer 4: Two additional forms of Identification with your current address are required. See the answer to Question 3 above that lists acceptable additional forms of identification.*

**Question 5: I am a Permanent Resident Alien. Can I open an account?**

*Answer 5: Yes. Please see Question 5 for appropriate forms of identification.*

**Question 6: What are acceptable forms of identification for a Permanent Resident Alien to open an account?**

*Answer 6: One of the following original documents are acceptable:*

- An unexpired foreign passport or an Arrival-Departure Record (I-94) that contains an I-551 stamp (also referred to as the "ADIT" stamp) reading "Processed for I-551 temporary evidence of lawful admission for permanent residence valid until mm/dd/yy or a temporary I-551 printed notation on a machine-readable immigrant visa (MRIV) to denote temporary evidence of lawful permanent residence. Expires 1 year after the issuance date if no expiration date I-551 stamp or MRIV.*
- A Permanent Resident Alien Card.*
- Conditional Alien Registration Receipt Card (INS Form I-551) accompanied by an unexpired INS Form I-751 (Petition to Remove the Conditions of Residency) filing receipt.*
- Immigration Judges Order, with the customer's A-number (Alien Number), granting asylum; or I-797, with the customer's A-number (Alien Number), stating the customer has been granted asylum.*
- I-797 or another form from the Bureau of Citizenship and Immigration Services, with the customer's A-number, stating the customer's application for Refugee status is approved.*



## Frequently Asked Questions con't.

**Question 7:** When I opened my account I was told that the USA Patriot Act required that I show proof of my current address. What is the USA Patriot Act?

*Answer 7:* The USA PATRIOT ACT requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including joint account holders. These new procedures are designed to prevent crimes, such as identity theft and account fraud that terrorists commit to finance their operations against the U.S. and its citizens. You can rest assured that we will only request information required by the law, and that we will use the information only for purposes of complying with the law. As always, your privacy is our top concern and we will always respect and protect it.

**Question 8:** What types of youth accounts are available at Coastline Federal Credit Union?

*Answer 8:* We have 2 types of children's accounts. The Sand Dollar Club is for children 12 and under. The Wave Riders Club is for teenagers ages 13-18. A \$5.00 minimum deposit is required to open either account.

**Question 9:** What if I would like more information about Coastline?

*Answer 9:* Visit our website at [www.coastlinefcu.org](http://www.coastlinefcu.org), contact our Member Service Center at (904) 346-1700 or e-mail [infolink@coastlinefcu.org](mailto:infolink@coastlinefcu.org).

**Question 10:** I have all of the items listed that are required to open an account. What do I do now?

*Answer 10:* You can download a Membership Application from the On-Line Documents web page on our website, [www.coastlinefcu.org](http://www.coastlinefcu.org). (Click on the On-Line Documents link from the menu located on the left side of the home page.) You can mail it along with a check or money order for your initial deposit, or stop by any of our full-service locations and see a Member Service Representative.

**Question 11:** What do I have to do to get my Payroll Deduction or Direct Deposit started?

*Answer 11:* You will need your Coastline account number and Coastline's Routing # 263079409. You will then need to get a special Direct Deposit or Payroll Deduction form from your Payroll Department and fill it out. Please note it may take a couple of paydays for your company's Payroll Department to start sending your payroll to Coastline.

**Question 12:** What is Coastline's routing #?

*Answer 12:* 263079409

**Question 13:** When I went to sign up for direct deposit at my place of employment, on the Direct Deposit Enrollment Form it asked me to attach a voided check, a bank letter or a specification sheet. What is a bank letter or a specification sheet, and how do I get one of these?

*Answer 13:* A bank letter or specification sheet is just a letter on our letterhead that provides your payroll person with the following information: your account number, our routing number, the dollar amount of your direct deposit and what type of account you are depositing the money in (checking or savings). Contact our Member Service Center at (904) 346-1700 and they can provide you with this letter.

## Frequently Asked Questions con't.

**Question 14: What happens to my Coastline account if I retire, move or change jobs?**

*Answer 14: Once you join Coastline Federal Credit Union, lifetime membership is available, as long as you keep your account active and open. An active account is one in which there are transactions initiated by you. Dividends and fees do not keep an account active. The State of Florida considers an account dormant after 5 years of no activity and requires us by law to turn these funds over to the state. IRAs are excluded from this law. As long as you keep your account active you can move, change jobs or retire and your membership will not be affected in any way.*

**Question 15: What Surcharge-Free ATM networks can I use without paying a fee?**

*Answer 15: You may use any ATM that is part of Allpoint, Credit Union 24 CU HERE \* \*\*, Money Pass or Presto! (Publix) network and you will not be charged a fee. See back pocket for a complete list of Surcharge-Free ATMs in Jacksonville and its surrounding counties. Go to [www.CU24.com](http://www.CU24.com) or [Publix.com](http://Publix.com) to locate a Surcharge-Free ATM near you.*

*\* The owner/operator of any Credit Union 24 ATM that does not participate in Allpoint, Credit Union 24 CU HERE or Money Pass Surcharge-Free program may impose an ATM Fee, but Coastline will not.*

*\*\* Please Note: Florida Telco ATMs at Murphy Gas Stations (Wal-Mart) are not part of the Credit Union 24 CU HERE Surcharge-Free ATM network. Members will be charged a fee from Florida Telco and from Coastline to use them.*

**Question 16: What ATM machines can I use to deposit a check?**

*Answer 6: You can use any Credit Union 24 Full-Service/Deposit ATM Terminal to deposit your check with no fee.*

**Question 17: What Partially Surcharge-Free ATM network can I use?**

*Answer 17: You may use any ATM that is part of the Credit Union 24 network and Coastline will not charge you a fee. However, the owner/operator of the Credit Union 24 ATM may charge an ATM Fee. If you don't want to pay an ATM fee, see the answer to Question # 15.*

**Question 18: How long does it take for my deposit of cash or check at an ATM machine take to post to my Coastline account?**

*Answer 18: Funds from any deposits (cash or checks) made at an ATM (Automated Teller Machine) we do not own or operate will not be available until the second business day after the day of your deposit.*

**Question 19: How can I access my account 24/7?**

*Answer 19: You can access your account by phone using ART our Audio Response Teller by calling (904) 346-1700, Option 2 or (800) 444-1811, Option 2 or via the internet using CoastNet Online Banking on our website at [www.coastlinefcu.org](http://www.coastlinefcu.org). You can also use a VISA Debit card to access your funds 24/7.*

## Frequently Asked Questions con't.

**Question 20: Is my money protected?**

*Answer 20: Your savings are insured with the highest combination of federal/private share savings deposit insurance available – National Credit Union Share Insurance Fund (NCUSIF) and Excess Share Insurance (ESI)*

- All individual member accounts are insured in the aggregate\* up to \$500,000  
\$250,000 NCUSIF\*\* + \$250,000 ESI = \$500,000 total combination.
- All joint member accounts are insured in the aggregate\* up to \$500,000.  
\$250,000 NCUSIF\*\* + \$250,000 ESI = \$500,000 total combination
- IRAs are insured in the aggregate\* up to an additional \$500,000.  
\$250,000 NCUSIF\*\* + \$250,000 ESI = \$500,000 total combination.

*\* Aggregate means all of the same type of accounts combined.*

*\*\* NCUSIF is provided by the National Credit Union Association, which is a federal agency. (NCUA insures credit unions like FDIC insures banks.)*

**Question 21: How much money must I have in my account before I can apply for a loan or take advantage of your other products & services?**

*Answer 21: As long as you have the \$5 minimum balance, then you are eligible to apply for a loan and/or take advantage of our other products & services.*

**Question 22: How do I add or update my e-mail address?**

*Answer 22: Please call our Member Service Center at (904) 346-1700 or (800) 444-1811. You may also send an e-mail to [infolink@coastlinefcu.org](mailto:infolink@coastlinefcu.org) with your name and phone number so that we can call you to verify your identity.*

**Question 23: How do I get started with ART (Audio Response Teller)?**

*Answer 23: Call (904)346-1700, Option 2 or (800) 444-1811, Option 2 and follow the prompts. You will be prompted to supply your account number, 9 digit social security number of the primary account holder, and to pick a 4-digit access code. This access code will also be used to access CoastNet Online Banking. For more detailed instructions, download [How to Establish an ART Access Code](#) from our website on the Online Documents webpage under E-Services.*

**Question 24: How do I get started with CoastNet Online Banking?**

*Answer 24: You must first use ART and select your access code (See the answer to question # 23). Once you have activated your access code using ART, you will then use that same access code/password to access your account via the internet using CoastNet Online Banking. You will also need to create a username, select an e-stamp picture and create an e-stamp phrase. For more detailed instructions, download [CoastNet Online Banking Security Feature Tutorial - Creating a Username](#) from our website on the Online Documents webpage under E-Services.*



## Frequently Asked Questions con't.

**Question 25: How can I sign up for e-statements?**

*Answer 25: To enroll in e-Statements, you must be able to login to CoastNet Online Banking (See answers to questions # 23 & # 24) and have a valid e-mail address on file (See answer to question # 22). Once you are logged in to your account, click on the e-Statement icon which is on the left hand side of the main menu screen. An enrollment screen will appear. Follow the prompts.*

**Question 26: How can I sign up for Bill Pay?**

*Answer 26: To enroll in Bill Pay, you must be able to login to CoastNet Online Banking (See answers to questions # 23 & # 24) Once you are logged in to your account, click on the On-line Bill Pay icon which is on the left hand side of the main menu screen. An enrollment screen will appear. Follow the prompts.*

**Question 27: Where can I find a Shared Branch (CU Service Center) location near me?**

*Answer 27: Go to [www.creditunion.net](http://www.creditunion.net) and enter your information in the **Service Center Locator** located on the left side of the webpage and then click the **Find Now** button.*