

Title: Credit Unions 101 – Shared Branching

Description: Welcome to Columbine FCU! In this blog series, we'll outline helpful resources and benefits, so you can get the most out of your membership. Let's examine the Co-Op Financial Services network and how it provides nationwide access to your Columbine FCU accounts.

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Did you know you can access your Columbine FCU accounts nationwide via 5,600 shared branches and over 30,000 ATMs? That's because Columbine FCU is part of the [Co-Op Financial Services](#) network! This network of credit unions works together, so credit union members can access accounts at [branches and ATMs](#) without experiencing delays in service or paying surcharge fees.

Co-Op Shared Branching

Whether you're heading crosstown or cross-country, you can easily access your accounts and handle most of your banking needs. That's because Columbine FCU participates with the Co-Op Shared Branching network.

You can visit any of over 5,600 branches nationwide. To find participating Co-Op branches near you, check out the [Shared Branching Locator Tool!](#)

Surcharge-Free ATMs

Through over 30,000 ATMs, the Co-Op network also provides surcharge-free access for participating credit unions—like Columbine FCU! Withdraw cash and perform any other ATM transactions without paying an extra fee to do it.

Tired of paying extra to access your own money? Look for a surcharge-free ATM nearby with the [Co-Op ATM Locator Tool](#).

More Access, Less Stress

There's nothing quite like the stress of not being able to access your money or address financial concerns when away from home. That's why Columbine FCU is a Co-Op participant, so our members can easily access their accounts almost anywhere in the US.

Between Co-Op Shared Branching and surcharge-free ATMs, Columbine FCU members have more access to handle their finances than the majority of bank customers. It's just another way for us to show we give a damn about you!