



CO-OP Surcharge-Free Network ATMs

FAQ's

Since my credit union is part of CO-OP Network, what privileges will I get?

Members of credit unions participating in CO-OP Network receive surcharge-free access to 28,000 conveniently located ATMs in every state, Washington D.C., Puerto Rico and Canada.

What is a surcharge?

Many ATM terminal owners impose a "convenience" fee for using their ATMs, typically \$1.50 or more. In fact, it's getting harder and harder to find surcharge-free ATMs unless you are one of the millions of credit union cardholders who have surcharge-free access to ATMs across North America displaying the CO-OP Network logo. Surcharges are not the same as transaction fees. Northern Federal Credit Union's \$1.00 transaction fee for ATM cash withdrawals at non-NFCU owned ATMs will still apply, as described in your disclosure statement.

Who belongs to CO-OP Network?

Only credit unions belong to CO-OP Network, which means more than 24 million credit union members across the U.S. have the CO-OP Network logo on the back of their ATM cards.

How do I find a CO-OP Network ATM?

You have a number of ways to locate any one of the 28,000 surcharge-free ATMs.

- **iPhone App.** The app+ is free, easy and there's no registration process. Just search 'CO-OP ATM' in the App Store at www.iTunes.com. Then download, install and go! Or [click here](#) to download now.
- **GPS.** [Download](#) the CO-OP ATM locations directly to your Garmin®, Tom Tom® or other GPS device and you'll never be lost looking for an ATM again.
- **Text** your address, intersection or zip code to 692667 (MYCOOP) from any mobile phone.
- **Call** (888) SITECOOP to access the voice ATM Locator
- **Visit** the on-line [CO-OP Network directory](#).

Wherever you go, NFCU is there to save you time and money - especially with over 28,000 Surcharge-Free ATMs.

+ App is for locating CO-OP Network ATMs only. There is no charge for downloading the app at iTunes.com. However, web charges may occur on your cell phone bill depending on your data plan. Check with your service provider.
