

# Business Accounts FAQs



## Q. What is the quickest way to process transactions on a Business Account?

A. Save yourself time by using online banking. With Denver Community's FREE e-Credit Union you can obtain up-to-the minute balance and history information, transfer money between accounts, request check copies, pay bills and much more! In-person transactions will be faster, if you visit branches mid-week during off-peak business hours.

## Q. What if I need to make a transaction and I am not close to a Denver Community branch?

A. Shared Branching & CO-OP ATMs provide access to Denver Community services.

### Shared Branching

Shared Branching permits our members to utilize over 3,500 service centers nationwide. CU Service Center Network locations can be used by our members to: withdraw cash, transfer funds, make deposits, purchase money orders or cashier checks, and make loan payments. To find the service center nearest you, visit [www.cuservicecenter.com](http://www.cuservicecenter.com) or call 1-800-919-CUSC (2872).



### CO-OP Network ATM

Denver Community is a member of the CO-OP ATM Network. With over 25,000 surcharge-free ATMs, CO-OP is one of the largest ATM networks in North America. Every Denver Community Credit Union Debit Card, ATM Card, Credit Card, and Stored Value Card is completely FREE to use at every CO-OP ATM. Just look for the CO-OP logo. Text your location to MYCOOP (692667) to find the nearest ATM.



## Q. What is Denver Community's funds availability policy for deposits?

A. Our general policy is to allow you to withdraw funds deposited to your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the fifth business day after the deposit.

**Q. What if holds are placed on checks that are deposited at Shared Branch locations?**

A. Be sure to ask the shared branch staff to fax a copy of deposited checks to Denver Community's Remote Services Manager at 303-626-0700. Upon review, funds may be released. Call 303-573-1170 and speak with a Call Center Representative to make sure the fax was received and reviewed.

**Q. How do I place a change order?**

A. Change orders can be made in person, by telephone, by fax or by email. If you have a small change order (less than \$50 in coin and \$100 in bills) please place the order at least 24 hours/1 business day in advance. If you have a large change order, please place the order at least 72 hours/3 business days in advance of requested pick-up. To schedule on-going change orders, please speak to a Denver Community representative.

**Telephone:**

Please leave your name, phone number, member number, name of business, change order and requested time of pick-up.

Downtown Branch	303-573-1170 ext. 616
West Branch	303-573-1170 ext. 799
East Branch	303-573-1170 ext. 781
Park Hill Branch	303-573-1170 ext. 698

**Fax:**

Fax completed Denver Community Change Order Form to your nearest branch:

Downtown Branch	303-573-8802
West Branch	303-623-9159
East Branch	303-307-9365
Park Hill Branch	303-333-2847

**Email:**

Downtown Branch	downtownchange@denvercommunity.coop
West Branch	westchange@denvercommunity.coop
East Branch	eastchange@denvercommunity.coop
Park Hill Branch	parkhillchange@denvercommunity.coop

