

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 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 that lists acceptable additional forms of identification.

Question 5: 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 5: 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 6: What types of youth accounts are available at Coastline Federal Credit Union?

Answer: 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 7: What if I would like more information about Coastline?

Answer 7: Visit our website at www.coastlinefcu.org, contact our Member Service Center at (904) 346-1700, Option 3 or e-mail infolink@coastlinefcu.org.

Question 8: I have all of the items listed that are required to open an account. What do I do now?

Answer 8: You can download a Membership Application from the On-Line Documents web page on our website, 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 9: What do I have to do to get my Payroll Deduction or Direct Deposit started?

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Answer 9: *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 10: What is Coastline's routing #?

Answer 10: 263079409

Question 11: 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 11: *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, Option 3 and they can provide you with this letter.*

Question 12: What happens to my Coastline account if I retire, move or change jobs?

Answer 12: *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 13: What Surcharge-Free ATM networks can I use without paying a fee?

Answer 13: *You may use any ATM that is part of Allpoint, Credit Union 24CU 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 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 Credit Union 24 Select [Presto! (Publix)] 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 14: What ATM machines can I use to deposit a check?

Answer 14: *You can use any Credit Union 24 Full-Service/Deposit ATM Terminal to deposit your check with no fee.*

Question 15: What Partially Surcharge-Free ATM network can I use?

Answer 15: *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 # 13.*

Question 16: How long does it take for my deposit of cash or check at an ATM machine take to post to my Coastline account?

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Answer 16: Funds from any deposits (cash or checks) made at an ATM (Automated Teller Machine) will not be available for 48 hours, and may not be available until the fifth business day after the day of your deposit.

Question 17: How can I access my account 24/7?

Answer 17: 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. You can also use a VISA Debit card to access your funds 24/7.

Question 18: Is my money protected?

Answer 18: 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 19: 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 19: 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 20: How do I add or update my e-mail address?

Answer 20: Please call our Member Service Center at (904) 346-1700, Option 3 or (800) 444-1811, Option 3. You may also send an e-mail to infolink@coastlinefcu.org with your name and phone number so that we can call you to verify your identity.

Question 21: How do I get started with ART (Audio Response Teller)?

Answer 21: 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 22: How do I get started with CoastNet Online Banking?

Answer 22: You must first use ART and select your access code (See the answer to question # 20). 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.

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Question 23: How can I sign up for e-statements?

Answer 23: To enroll in e-Statements, you must be able to login to CoastNet Online Banking (See answer to questions # 21 & # 22) and have a valid e-mail address on file (See answer to question # 20). 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 24: How can I sign up for Bill Pay?

Answer 24: To enroll in Bill Pay, you must be able to login to CoastNet Online Banking (see questions # 21 & # 22) 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 25: Where can I find a Shared Branch (CU Service Center) location near me?

*Answer 25: Go to 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.*