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# IMPORTANT NOTICE

The laws and regulations governing the financial services we provide are complex. To ensure your understanding of our relationship with you, we provide this detailed disclosure which explains both your responsibilities and ours. Please read this disclosure and keep it in a safe and convenient place.

## TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card/membership application or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees, also known as our Rate & Fee Schedule, if they are not included in this document. If you have any questions, please call us at (904) 346-1700.

This agreement is subject to applicable federal laws, the laws of the state of Florida and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card/membership application for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law. As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**BYLAWS** - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges, also known as our Rate & Fee Schedule. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that

causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

#### **WITHDRAWALS**

**Generally** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

**Postdated checks** - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

**Checks and withdrawal rules** - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your account balance** - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money, which may be more than the actual amount of your purchase. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it may be up to three days before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Here is an example of how this can occur - assume for this example the following: (1) you have opted-in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, (2) we pay the overdraft, and (3) our overdraft fee is \$35 per overdraft, but we do not charge the overdraft fee if the transaction overdraws the account by less than \$10.

You have \$120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station's processing system immediately requests a hold on your account in a specified amount, for example, \$80. Our processing system authorizes a temporary hold on your account in the amount of \$80, and the gas station's processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50. Our processing system shows that you have \$40 in your account available for other transactions ( $\$120 - \$80 = \$40$ ) even though you would have \$70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase ( $\$120 - \$50 = \$70$ ). Later, another transaction you have authorized is presented for payment from your account in the amount of \$60 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by \$20, your account will be assessed the overdraft fee of \$35 according to our overdraft fee policy. You will be charged this \$35 fee according to our policy even though you would have had enough money in your account to cover the \$60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase.

**Overdrafts** - You must have available and collected funds in your account before you have the right to withdraw or transfer funds or to authorize payments from your account. Your account may be debited on the day an Item is presented by electronic or other means, or when notification has been received by us that an Item drawn on your account has been deposited in another financial institution. An "Item" means any method of access to funds in your account authorized under this Agreement, including, but not limited to, a paper check, a draft, an ATM withdrawal, a debit card transaction, an ACH transaction, a preauthorized automatic debit, a telephone-initiated transfer, an online banking transaction, inter-account transfer request, garnishment or court order or any other electronic transaction. Fees imposed by us are not considered "Items."

We are required to permit a withdrawal if you have sufficient available funds in your account to cover the entire amount of the Item. A determination of your account balance for purposes of making a decision to honor or dishonor an Item may be made at any time between the receipt of such presentment or notice and the time of payment or return of the Item, and no more than one such determination need be made.

In determining whether you have sufficient funds in your account to pay Items, we will consider both of the following: (1) the deposits and Items posted that day to your account, and (2) all pending electronic transaction Items (including, but not limited to, point-of-sale transactions) for which we have received notice, even if those Items have not yet posted to your account. We may conclusively rely on notice of electronic transaction Items in determining whether you have sufficient funds in your account to cover a withdrawal even if the notice erroneously describes the Item. This could result in an overdraft, or cause Items to be declined, if sufficient funds are not available in your account to pay all checks and other withdrawal Items. Pending electronic transaction Items include (but are not limited to) purchases, transfers or withdrawals made with your ATM or Debit Card, merchant payment authorizations, online transfers of funds, telephone transfers, and any other electronic transactions or transfers.

If you or any authorized party submits a withdrawal, transfer or payment request by any means at any time when the account does not have available and collected funds to cover that same Item, we have the right to refuse payment of that Item and to charge you the non-sufficient funds (NSF) fee disclosed to you in our schedule of charges for each Item.

You authorize us at our discretion to pay an Item or Items at any time when the account does not have sufficient funds, even if our payment will overdraw your account.

Checks, ACH transactions and preauthorized automatic debits (including recurring debit transactions), that exceed the available balance in your account (that create an overdraft) are subject to an overdraft fee for each Item (see schedule of fees for fee amounts). If, in our sole discretion, we choose to allow these Items when there are not sufficient available funds in your account, you agree to repay us immediately the amount of the funds advanced to you.

For consumer accounts, unless you ask us to, we attempt to not authorize or pay ATM or everyday Debit Card transactions which would cause the account to become overdrawn. In the event we authorize and pay an overdraft for an ATM or everyday Debit Card transaction when you have not asked us to, you agree to immediately deposit sufficient funds to bring your account to a positive balance.

If you want us to allow you to complete a transaction that may cause an overdraft to your account when using your debit card at ATMs, and for everyday (one-time or non-recurring) merchant purchases, you must specifically authorize us to do so. If you authorize us to pay these transactions, you agree to repay us immediately the amount of any funds advanced to you plus an overdraft fee for each Item paid.

The classification of a transaction as recurring or non-recurring is determined by merchants, other institutions or other third parties before it is presented to us for authorization or payment.

Our payment of any overdraft item is completely discretionary to us, and we have the right to refuse to pay an item that would cause the account to become overdrawn, even if in the past we have paid overdraft items. If your account is overdrawn for any reason, including but not limited to our payment of an item which overdraws the account, you agree to immediately deposit sufficient funds to bring your account to a positive balance.

If more than one item is presented to us as a withdrawal, transfer or payment request on a given day, and there are insufficient funds in the account to honor all items, we have the right to decide the order in which the items will be honored and which items will be refused (if any).

Although subject to change without notice, our general practice is to process items as follows: We sort items for processing first by transaction type in the following order: ACH (credits before debits) then checks (smallest to largest). ATM, debit card, home banking, and telephone transactions are posted in real time as received. We receive notice of transactions at various times throughout the day, and not necessarily in the order in which they occur.

Debit card items will be posted according to the date and time provided by the merchant. Because processing times vary, the time we receive notice of a transaction may differ from the time shown on a receipt.

The order in which we process items may affect the total amount of overdraft fees charged to your account. You have NO right to choose the order of the items for which we will complete your withdrawal, transfer or payment requests.

Under no circumstance will you have the right to rely upon us to complete your withdrawal, transfer or payment requests if your account does not have sufficient funds, even if we have previously completed such requests on one or more occasions.

No oral understanding or implied agreement will be permitted, relating to completing any withdrawal, transfer or payment requests, which is at variance with this Agreement, and you agree not to rely upon any such oral or implied agreements if contrary to this Agreement.

If you are a recipient of Social Security or other government benefits which have been deposited in the Account, you specifically authorize us to apply such benefits to pay any overdraft.

You agree that we do not have to notify you when we refuse to pay a check you have written, or if we pay a check which overdraws your Account, or when we impose a fee in connection with either of these events.

Each account owner is individually and jointly responsible for complying with this Agreement, including paying all NSF fee and Overdraft fees as they occur and to immediately cure by payment any overdrawn account, regardless of whether such owner participated in the transaction or benefited from it.

**Multiple signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Single-Party Account** - Such an account is owned by one party.

**Multiple-Party Account With Right of Survivorship** - At death of party, ownership passes to the surviving party or parties.

**STOP PAYMENTS** - You must make any stop payment request in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop payment cutoff time. To be effective, your Stop Payment Request Order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal right to withdraw from this account.

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

**AMENDMENTS AND TERMINATION** - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close this account if your membership in the credit union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items and charges to be paid from the account. Reasonable notice depends on the

circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. At our option, we may suspend your rights to member services if you violate the terms of this agreement. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

**NOTICES** - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

**STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors** - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors relating to electronic fund transfers or substitute checks** - For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**DIRECT DEPOSITS** - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**RIGHT TO REPAYMENT OF INDEBTEDNESS** - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

In addition to these contract rights, we may also have rights under a "statutory lien." A "lien" on property is a creditor's right to obtain ownership of the property in the event a debtor defaults on a debt. A "statutory lien" is one created by federal or state statute. If federal or state law provides us with a statutory lien, then we are authorized to apply, without prior notice, your shares and dividends to any debt you owe us, in accord with the statutory lien.

Neither our contract rights nor rights under a statutory lien apply to this account if prohibited by law. For example, neither our contract rights nor rights under a statutory lien apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal arises only in a representative capacity, or (d) setoff is prohibited by the Military Lending Act or its implementing regulations. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

**RESTRICTIVE LEGENDS OR ENDORSEMENTS** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks.

**PLEDGES** - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

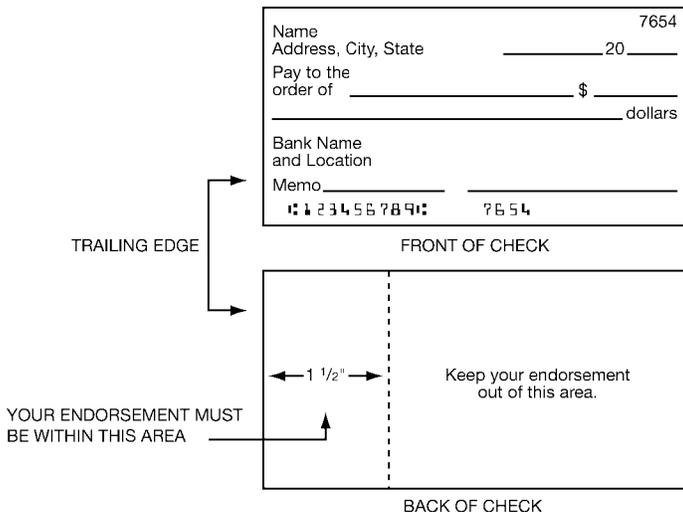
**CHECK PROCESSING** - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**ENDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1 1/2" of that edge.



It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the back of the check obscures our endorsement.

These endorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

**FIDUCIARY ACCOUNTS** - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**CREDIT VERIFICATION** - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

**SECURITY** - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Except for consumer electronic funds transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

**TELEPHONIC INSTRUCTIONS** - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

**MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the consumer protection provisions in the federal Telephone

Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- ◆ Your consent is limited to your account, and as authorized by applicable law and regulations.
- ◆ Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agreed elsewhere).

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

**CLAIM OF LOSS** - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals)** - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

**ADDRESS OR NAME CHANGES** - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**RESOLVING ACCOUNT DISPUTES** - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**WAIVER OF NOTICES** - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**FACSIMILE SIGNATURES** - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority

regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

## ELECTRONIC DISCLOSURES AND NOTICES

This disclosure describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or website). It also describes your rights in the event you consent to receiving electronic disclosures and notices. First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices. Then we must make an electronic request for your consent. Finally, you must give your consent electronically in response to our request. You understand prior to giving your consent that:

- (1) Your consent applies only to disclosures and notices regarding your deposit/share accounts, including your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us;
- (4) You can withdraw your consent at any time by calling us; and
- (5) You must promptly provide us with the information (such as an email address) needed to communicate with you electronically and update us as to any changes in such information by calling us.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

## NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to members before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

**We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.**

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**ELECTRONIC FUND TRANSFERS INITIATED BY THIRD PARTIES** - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- ◆ **Preauthorized Credits** - You may make arrangements for certain direct deposits (such as federal recurring payments, some corporate payrolls, and benefit checks) to be accepted into your share draft or share savings account(s).
- ◆ **Preauthorized Payments** - You may make arrangements to pay certain recurring bills from your share draft or share savings account(s).
- ◆ **Electronic Check or Draft Conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- ◆ **Electronic Returned Check or Draft Charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

**AUDIO RESPONSE TELLER (ART) TELEPHONE TRANSFERS - Types Of Transfers And Frequency Limitations** - You may access your account by

telephone 24 hours a day, seven days a week, at (904) 346-1700 or 1 (800) 444-1811, then press 2, using your access code, a touch tone phone, and your account number, to:

- ◆ make account inquiries, transfers or withdrawals; please refer to the current ART Brochure for a complete listing of all options available using this service

**ATM TRANSFERS - Types Of Transfers And Dollar Limitations** - You may access your account(s) by ATM using your Debit Card and personal identification number (PIN), to:

- ◆ get cash withdrawals from share draft and/or share savings account(s)
  - You may withdraw up to \$510.00 cash per day (including fees) from your share draft and/or share savings account(s), subject to individual account criteria.
- ◆ transfer funds between accounts
- ◆ get information about:
  - the account balance of your share draft accounts, share savings or line of credit accounts

For additional information, please refer to the ATM receipt.

Some of these services may not be available at all terminals.

**TYPES OF DEBIT CARD POINT-OF-SALE TRANSACTIONS** - You may access your share draft and HSA savings account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and from any merchant or financial institution that accepts VISA debit card transactions.

**POINT-OF-SALE TRANSACTIONS - Dollar Limitations** -

- ◆ You may make debit card point-of-sale transactions up to \$10,000.00 per day with a minimum of \$2,500.00, subject to individual account criteria.
- ◆ You may make debit card customer-not-present (telephone and internet) transactions up to \$10,000.00 per day with a minimum of \$2,500.00, subject to individual account criteria.  
You may make combined aggregate of debit card point-of-sale and debit card customer-not-present transactions up to \$10,000.00 per day, with a minimum of \$2,500.00 subject to individual account criteria.

**CURRENCY CONVERSION AND INTERNATIONAL TRANSACTIONS** - When you use your Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this International Transaction Fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

**ADVISORY AGAINST ILLEGAL USE** - You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**NON-VISA DEBIT TRANSACTION PROCESSING** - We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network\* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: STAR Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

Examples of the types of actions you may be required to make to initiate a transaction on the STAR Network include initiating a payment directly with the biller, possibly via telephone, Internet, or kiosk locations. STAR Network billers are required to display the STAR logo. STAR Network billers must also allow you to choose how your payment is directed. Thus, you could see the STAR logo and choose to direct your payment through the STAR Network. In addition, STAR Bill Payments are not authenticated with a PIN; instead the biller authenticates your identity using known information derived from an existing relationship with you.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's Zero-Liability Program) and the streamlined Error Resolution Procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

**ONLINE BANKING COMPUTER TRANSFERS - Types Of Transfers And Frequency Limitations** - You may access your account(s) by computer by

internet access to [www.coastlinefcu.org](http://www.coastlinefcu.org) and using your access code/password, to:

- ◆ make account inquiries, transfers or withdrawals; please refer to [www.coastlinefcu.org](http://www.coastlinefcu.org) or to the current Online Banking Brochure for a complete listing of all options available using this service.
- ◆ make payments from share draft to third parties through Bill Pay. Please refer to the separate Rate & Fee Schedule for charges.

**MOBILE BANKING TRANSFERS - Types Of Transfers And Charges** - You may access your account(s) through the browser on your cell phone or other mobile device by downloading our Mobile Banking app and using your access code/password, to:

- ◆ make account inquiries, transfers or withdrawals
- ◆ make payments from share draft to third parties through Bill Pay. Please refer to the separate Rate & Fee Schedule for charges.

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

#### FEES

- ◆ We do not charge for direct deposits to any type of account.
- ◆ We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM OPERATOR/NETWORK FEES** - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

#### DOCUMENTATION

- ◆ **Terminal Transfers** - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- ◆ **Preauthorized Credits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money.
- ◆ **Preauthorized Credits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can access your account by telephone through our Audio Response Teller (ART) at (904) 346-1700 or 1 (800) 444-1811, then press 2, or via Online Banking at [www.coastlinefcu.org](http://www.coastlinefcu.org) to find out whether or not the deposit has been made.
- ◆ **Periodic Statements** - You will get a monthly account statement from us for your share draft accounts.  
You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

#### PREAUTHORIZED PAYMENTS

- ◆ **Right To Stop Payment And Procedure For Doing So** - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:  
Write or visit any Coastline office and fill out a Stop Payment Request Order Form. We will need to be notified at least 3 business days before the payment is scheduled to be made.  
A Stop Payment Fee will be assessed in accordance with Coastline's Rate & Fee Schedule.
- ◆ **Notice Of Varying Amounts** - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- ◆ **Liability For Failure To Stop Payment Of Preauthorized Transfer** - If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### FINANCIAL INSTITUTION'S LIABILITY

**Liability For Failure To Make Transfers** - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

#### CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

## UNAUTHORIZED TRANSFERS

### (a) Consumer Liability -

- ◆ **Generally** - Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- ◆ **Additional Limit On Liability For Debit Card** - Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

**(b) Contact In Event Of Unauthorized Transfer** - If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this disclosure immediately. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

### ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Coastline Federal Credit Union

Accounting Department

P.O. Box 47410

Jacksonville, Florida 32247-7410

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: (904) 346-1700 or 1 (800) 444-1811

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

### NOTICE OF ATM/NIGHT DEPOSIT

#### FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.

3. Compare your records with the account statements you receive.
4. Don't lend your Debit card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your Debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your Debit card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your Debit card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

## FUNDS AVAILABILITY DISCLOSURE - YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first \$200 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

#### Same-Day Availability

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

#### Next-Day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

U.S. Treasury checks that are payable to you.

Wire transfers.

Checks drawn on Coastline Federal Credit Union.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

Cash.

State and local government checks that are payable to you.

Cashier's, certified, and teller's checks that are payable to you.

Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

### Other Check Deposits Subject to Second-Day Availability

The first \$200 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.

### LONGER DELAYS MAY APPLY

If we are not going to make all of the funds from your deposit available according to the preceding schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.

### HOW DO I MAKE A CLAIM FOR A REFUND?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Coastline Federal Credit Union

P.O. Box 47410

Jacksonville, FL 32247-7410

(904) 346-1700 or (800) 444-1811

infolink@coastlinefcu.org

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- ◆ A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- ◆ An estimate of the amount of your loss;
- ◆ An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- ◆ A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

## SUBSTITUTE CHECKS AND YOUR RIGHTS

As our member we think it's important for you to know about substitute checks. The following Substitute Check Disclosure provides information about substitute checks and your rights. So you will recognize substitute checks when you receive them, we have included a copy of the front side of a substitute check along with an explanation of the substitute check's components.

### WHAT IS A SUBSTITUTE CHECK?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

### WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

## SUBSTITUTE CHECK IMAGE

Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.

68-4567123  
4321  
DATE Oct 28, 2004  
Security Features Detailed on Back  
\$147.50 DOLLARS  
Pat Payor MP  
Pat Payor  
ABC Company  
One hundred forty-seven and 50/100  
School supplies  
Pat Payor  
Memo  
Your Financial Institution  
Your City, USA 10101  
PAY TO THE ORDER OF  
1210003741 10/28/2004 0025671467874451  
\*051000033\*  
10/28/2004  
3112003355102116  
This is a LEGAL COPY of your check. You can use it the same way you would use the original check.  
① ② ③ ④ ⑤ ⑥

These numbers correspond with the numbers on the Substitute Check Image:

1. An image of the original check appears in the upper right-hand corner of the substitute check.
2. A substitute check is the same size as a standard business check.
3. The information in asterisks relates to the "reconverting bank"—the financial institution that created the substitute check.
4. The information in brackets (appears sideways facing check image) relates to the "truncating bank"—the financial institution that took the original check out of the check processing system.
5. The Legal Legend states: *This is a LEGAL COPY of your check. You can use it the same way you would use the original check.*
6. The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the "4" at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a "5" if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

## TRUTH-IN-SAVINGS DISCLOSURE

### SHARE SAVINGS ACCOUNT

**Rate Information** - The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding And Crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend Period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your Share Savings account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations** - The minimum amount you may withdraw is \$5.00 per withdrawal.

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Par Value Of A Share** - The par value of a share in this account is \$5.00.

### SAND DOLLAR KIDS CLUB (Ages 0-12)

**Rate Information** - The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding And Crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend Period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your Sand Dollar Kids Club account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$5.00. No minimum daily balance required to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations** - No minimum withdrawal amount required.

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### WAVE RIDERS TEEN CLUB (Ages 13-18)

**Rate Information** - The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding And Crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend Period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your Wave Riders Teen Club account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$5.00. No minimum daily balance required to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction Limitations - No minimum withdrawal amount required.**

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**SHARE DRAFT ACCOUNT**

**Minimum Balance Requirements** - No minimum balance requirements apply to this account.

**Transaction Limitations** - No transaction limitations apply to this account unless otherwise stated in the Common Features section.

No dividends are earned on a share draft account.

**KASASA CASH BACK® ACCOUNT**

**Minimum Balance Requirements** - The minimum balance required to open this account is \$25.00.

**Qualifications** - To qualify for cash back on debit card purchases and receive reimbursements for the ATM fee surcharges, you must meet the following requirements per monthly qualification cycle:

- ◆ Debit Cards: 12 debit card purchase transactions must post and settle to your account per monthly qualification cycle. Debit card transactions processed by merchants and received by us as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as POS transactions count towards qualifying debit card transactions.
- ◆ Electronic Statements: Be enrolled and receive your monthly account statement electronically.  
Please contact us for details on how to enroll.
- ◆ Online Banking: Be enrolled and log into Online Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

*Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.*

**Monthly qualification cycle** - Monthly qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

**Cash back rewards** - If you have met your qualifications for the monthly qualification cycle, you will receive 2.50% cash back, up to an aggregate amount of \$7.50 per monthly qualification cycle, on everyday debit card purchases totaling \$300 or less that post and settle to your account during the monthly qualification cycle. The cash back rewards will be credited to your account on the last day of your statement cycle. However, if you have a KASASA Cash Back Saver® account linked to your KASASA Cash Back® account, your cash back rewards will be deposited into your KASASA Cash Back Saver® account on the last day of the statement cycle.

**ATM Fee Reimbursement** - If you have met your qualifications for the monthly qualification cycle, we will reimburse you for ATM fees imposed by our institution as well as fees imposed by other U.S. financial institutions up to an aggregate amount of \$25.00 per monthly qualification cycle and deposit them into your account at the end of each end-of-cycle period. However, if you have a KASASA Cash Back Saver® account linked to your KASASA Cash Back® account, any fee refunds will be deposited into your KASASA Cash Back Saver® account on the last day of the statement cycle. ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. **Note:** ATM withdrawals do not count as qualifying debit card transactions for the purpose of earning rewards within this account. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

**Effect of closing account** - If the account is closed before the rewards are credited to it, you will forfeit the final cash back reward. Also, if you convert your KASASA Cash Back® account to the KASASA Cash® account, any rewards that have not yet been credited to your KASASA Cash Back® account will be forfeited.

**Limitation on Number of Accounts** - Limit one KASASA Cash Back® account per social security number.

**Additional Terms:**

You must sign up for Direct Deposit.

**Fees**

Please refer to our Rate and Fee Schedule for a list of fees that apply to this account.

**KASASA CASH® ACCOUNT**

**Rate Information** - The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

If you meet the KASASA Cash® qualification criteria, the following dividend rate and annual percentage yield information will apply:

- ◆ Tier 1 - If your daily balance is \$5,000.00 or less, the dividend rate paid on the entire balance will be \_\_\_\_ % with an annual percentage yield of \_\_\_\_ %.
- ◆ Tier 2 - A dividend rate of \_\_\_\_ % will be paid only for that portion of your daily balance that is greater than \$5,000.00. The annual percentage yield for this tier will range from \_\_\_\_ % to \_\_\_\_ %, depending on the balance in the account.

If you do not meet the KASASA Cash® qualification criteria, you will be paid the non-qualified base rate on the entire balance in your account.

\* Please refer to our separate Rate & Fee Schedule for current rate information. The Annual Percentage Yield (APY) disclosed on the KASASA Cash® account assumes that the dividends earned in KASASA Cash® compound; however, by choosing to have KASASA Saver® link to KASASA Cash®, you understand that the dividends earned in your KASASA Cash® account are automatically transferred into your KASASA Saver® account at the end of the statement cycle and therefore do not remain in your KASASA Cash® account and do not compound. Additionally, you understand that the dividend amount earned in the KASASA Saver® account may be less than the dividend amount earned in the KASASA Cash® account.

**Qualifications** - To qualify for the KASASA Cash® Preferred Rate and receive reimbursements for the ATM fee surcharges, you must meet the following requirements during the monthly qualification cycle:

- ◆ Debit Cards: 12 debit card purchase transactions must post and settle to your account per monthly qualification cycle. Debit card transactions processed by merchants and received by us as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as POS transactions count towards qualifying debit card transactions.
- ◆ Electronic Statements: Be enrolled and receive your monthly account statement electronically.  
Please contact us for details on how to enroll.
- ◆ Online Banking: Be enrolled and log into Online Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

*Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.*

**Compounding And Crediting** - Dividends will compound every month and be credited to your account every month unless you also have a KASASA Saver® account, then dividends will not be compounded. Dividends will be credited to your KASASA Cash® account on the last day of your statement cycle and immediately transferred to your KASASA Saver® account on the first business day of the following statement cycle.

**Dividend Period** - For this account type the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the end date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$25.00.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Monthly qualification cycle** - Monthly qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

**ATM Fee Reimbursement** - If you have met your qualifications for the monthly qualification cycle, we will reimburse you for ATM fees imposed by our institution as well as fees imposed by other U.S. financial institutions up to an aggregate amount of \$25.00 per monthly qualification cycle and deposit them into your account at the end of each end-of-cycle period. However, if you have a KASASA Saver® account linked to your KASASA Cash® account, any fee refunds will be deposited into your KASASA Cash® account and immediately transferred to your KASASA Saver® account on the first business day of the following statement cycle. ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. **Note:** ATM withdrawals do not count as qualifying debit card transactions for the purpose of earning rewards within this account. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

**Limitation on Number of Accounts** - Limit one KASASA Cash® account per social security number.

**Additional Terms:**

You must sign up for Direct Deposit.

If you convert your KASASA Cash® account to the KASASA Cash Back® account, any rewards that have not yet been credited to your KASASA Cash® account will be forfeited.

**Fees**

Please refer to our Rate and Fee Schedule for a list of fees that apply to this account.

**KASASA SAVER® ACCOUNT /  
KASASA CASH BACK SAVER® ACCOUNT**

This account can only be opened with a new or existing KASASA Cash® or KASASA Cash Back® account.

**Rate Information** - The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

If you meet the qualification criteria in the attached KASASA Cash® or KASASA Cash Back® account, the following dividend rate and annual percentage yield information will apply:

- ◆ Tier 1 - If your daily balance is \$5,000.00 or less, the dividend rate paid on the entire balance will be \_\_\_\_ % with an annual percentage yield of \_\_\_\_ %.
- ◆ Tier 2 - A dividend rate of \_\_\_\_ % will be paid only for that portion of your daily balance that is greater than \$5,000.00. The annual percentage yield for this tier will range from \_\_\_\_ % to \_\_\_\_ %, depending on the balance in the account.

If you do not meet the qualification criteria in the attached KASASA Cash® or KASASA Cash Back® account, you will be paid the non-qualified base rate on the entire balance in your account.

\* Please refer to our separate Rate & Fee Schedule for current rate information.

**Qualifications** - To qualify for the KASASA Saver® Preferred Rate and receive reimbursements for the ATM fee surcharges, your attached KASASA Cash® or KASASA Cash Back® account must meet the following requirements during the monthly qualification cycle:

- ◆ Debit Cards: 12 debit card purchase transactions must post and settle to your account per monthly qualification cycle. Debit card transactions processed by merchants and received by us as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as POS transactions count towards qualifying debit card transactions.
- ◆ Electronic Statements: Be enrolled and receive your monthly account statement electronically. Please contact us for details on how to enroll.
- ◆ Online Banking: Be enrolled and log into Online Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

*Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.*

**Compounding And Crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month. Also, if you have met your qualifications in the attached KASASA Cash® account for the monthly qualification cycle, the dividends earned on that account will be transferred to your KASASA Saver® account on the first business day of the following statement cycle.

**Dividend Period** - For this account type the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the end date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$25.00.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations** - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

The number of withdrawals or transfers from KASASA Saver® that you make in-person or by mail are unlimited.

**Monthly qualification cycle** - Monthly qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

**ATM Fee Reimbursement** - If you have met your qualifications in the attached KASASA Cash® or KASASA Cash Back® account for the monthly qualification cycle, we will reimburse you for ATM fees charged against your attached KASASA Cash® or KASASA Cash Back® account, imposed by our institution as well as fees imposed by other U.S. financial institutions, up to an aggregate amount of \$25.00 per monthly qualification cycle and transfer them into your KASASA Saver® account on the first business day of the following statement cycle (if you have a KASASA Cash® account) or deposit them into your KASASA Cash Back Saver® account on the last day of the statement cycle (if you have a KASASA Cash Back® account). ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. **Note:** ATM withdrawals do not count as qualifying debit card transactions for the purpose of earning rewards within this account. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

**Limitation on Number of Accounts** - Limit one KASASA Saver® account per social security number.

**Additional Terms:**

You must sign up for Direct Deposit.

The KASASA Saver® account is only offered in conjunction with either the KASASA Cash® or KASASA Cash Back® account. In the event that you close your KASASA Cash® or KASASA Cash Back® account, we reserve the right to close your KASASA Saver® account.

**Fees**

Please refer to our Rate and Fee Schedule for a list of fees that apply to this account.

**CUSTOM SHARES ACCOUNT**

**Rate Information** - The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding And Crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend Period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your Custom Shares account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$5.00.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations** - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**CHRISTMAS CLUB ACCOUNT**

**Rate Information** - The dividend rate and annual percentage yield may change every year. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding And Crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend Period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your Christmas Club account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$5.00.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations** - If any withdrawal is made from this account before October 31st, then this account may be closed.

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or computer transfer or telephonic order or instruction, or similar order to a third party.

**Additional Information** - All funds are transferred automatically November 1st of each year to member's savings or checking account.

A check may be requested.

Account is not closed on November 1st. Any funds deposited after November 1st will start to accrue for next calendar year.

**IRA SAVINGS ACCOUNT**

**Rate Information** - The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding And Crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend Period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your IRA Savings account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$25.00.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations** - You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a

preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order to a third party.

#### **MONEY MARKET AND HIGH YIELD MONEY MARKET ACCOUNTS**

**Rate Information** - The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding And Crediting** - Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend Period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your money market or high yield money market account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements** - Please refer to our separate Rate & Fee Schedule for minimum balance required to open the account.

Please refer to our separate Rate & Fee Schedule for required minimum daily balance that must be maintained in the account to avoid a Below Minimum Balance Fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a Below Minimum Balance Fee for that month. Please refer to our separate Rate & Fee Schedule for the Below Minimum Balance Fee.

Please refer to separate Rate & Fee Schedule for required minimum daily balance that you must maintain in your account each day to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations** - The minimum amount you may withdraw is \$500.00 per day.

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Fees And Charges** - Please refer to our separate Rate & Fee Schedule to see the Minimum Withdrawal Fee that will be charged for any withdrawal under the minimum amount.

#### **SHARE CERTIFICATE AND IRA CERTIFICATE ACCOUNTS**

**Rate Information** - The dividend rate and annual percentage yield will be disclosed at the time the Share/IRA certificate is opened. For a list of our current Share/IRA certificate rates, please refer to our separate Rate & Fee Schedule.

**Compounding Frequency** - Unless otherwise paid, dividends will be compounded every month.

**Crediting Frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend Period** - For this account type, the dividend period is monthly.

**Minimum Balance Requirements** - Please refer to our separate Rate & Fee Schedule to see the minimum balances required to open these accounts.

The minimum balance to earn the disclosed annual percentage yield is the same as the minimum balance to open the account.

**Daily Balance Computation Method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual Of Dividends On Noncash Deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations:** Will be disclosed at the time the Share/IRA certificate is opened.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time Requirements** - Will be disclosed at the time the Share/IRA certificate is opened.

**Early Withdrawal Penalties** (a penalty may be imposed for withdrawals before maturity) -

- ◆ If your account has an original maturity of one year or less:  
The penalty we may impose will equal three months' dividends on the amount withdrawn subject to penalty.
- ◆ If your account has an original maturity of more than one year:  
The penalty we may impose will equal six months' dividends on the amount withdrawn subject to penalty.  
In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal Of Dividends Prior To Maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically Renewable Account** - This Share/IRA certificate may automatically renew at maturity. (If Share/IRA certificate does not automatically renew at maturity, all funds automatically transfer to members' savings account.) You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty.

#### **COMMON FEATURES**

**Bylaw Requirements** - You must complete payment of one share in your Share Savings account as a condition of admission to membership.

**Transaction Limitation** - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D.

**Nature Of Dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

**Rates And Fees** - Please refer to our separate Rate & Fee Schedule for additional information about rates and fees.



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