

Electronic Fund Transfers Disclosure Statement

Your access device and electronic fund transfers: you cannot transfer money into or out of your account until we have validated your use of our electronic fund transfer system.

To validate your Access Device, You need to obtain a personal identification number (PIN). When we issue You a PIN, the system will accept the use of your Access Device. You cannot use your Access Device or CoastLine 24 to transfer money into or out of your account without a PIN. If You receive a Card You do not want to use, please destroy it at once by cutting it in half and return it to the Credit Union.

ACCOUNT ACCESS:

The following types of transactions may be made with your accounts:

1. Preauthorized deposits made directly from other persons into your account
2. Preauthorized transfers made directly to other persons from your account
3. Deposits, transfers, withdrawals, and loan advances ATM Cards: Your Credit Union's ATM Card(s) may be used at any ATMs owned by the Credit Union, HONOR, Presto, The Exchange, CIRRUS, any CREDIT UNION 24 ACCESS ATM locations and Point-of-Sale terminals. When you use an ATM not owned by us, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. When used with your personal identification number (PIN), the CU24 Cash Card and/or Easy Money Card will allow you to initiate any of the following transactions provided the accounts have been authorized for use and offered on the system.

You may make:

1. Deposits to Share and Checking Accounts
2. Cash Withdrawal from Share and Checking Accounts
3. Transfers from Share to Checking Accounts
4. Transfers from Checking to Share Accounts
5. Transfer loan Payments to your Line of Credit Loan
6. Obtain information about your Share Account, Checking Account, and Line of Credit Balances. Telephone Response System: The PIN provided you for the CoastLine 24 audio response system may be used with any TouchTone telephone and allows you to initiate any of the following transactions, provided the Accounts have been authorized for use.

You may request:

1. A Check Withdrawal from Share Accounts
2. A Check Withdrawal from Checking Accounts
3. Transfers from Share Accounts to other Share Accounts, Checking Accounts and Loan Accounts
4. Transfers from Checking Accounts to Share Accounts and Loan Accounts
5. Advances from a Line of Credit to Share and Checking Accounts (enrollment required)
6. Transfer to another member's account (enrollment required)

7. Account Balances and Deposits
8. Information on Electronic Funds Transfers (ATM card, Debit card, etc.)
9. Information on cleared checks
10. Information on current Dividend rates
11. Information on Dividends Earned and Paid on your Accounts for the Prior Year.

Internet Account Access:

You may use your PIN to access your account via the internet at the Credit Union's website and initiate any of the following transactions, provided the Account has been authorized for use.

You may request:

1. Transfers from Checking Accounts to other Checking Accounts, Club Accounts and Share Accounts
2. Transfers from Share Accounts to other Share Accounts, Club Accounts, and Checking Accounts
3. Transfers from a Line of Credit to Share and Checking Accounts (enrollment required)
4. Make Payments from Checking or Share Accounts to Loan Accounts with the Credit Union
5. Information on Checking Account Balances
6. Information on an Account's Activity for the Prior 12 Months
7. Information on Stock You Designate

The following applications or orders may be initiated via the internet at the Credit Union's website:

1. Employment Applications
2. Loan Applications
3. Membership Applications
4. Checking Applications
5. Check Orders.

You may, also, download your Account history to a hard drive or to financial software, such as Microsoft Money.

Bill Payer:

You may access Bill Payer via the Internet at the Credit Union's website. You may use Bill Payer to request that bills be paid from your Account and inquire about the status of a bill to be paid. Debit/Check Cards: Your MasterCard Debit/Check Card may be used to access your Share Draft Account to purchase goods, pay for services, get cash from a merchant, if the merchant permits, or from a participating financial institution up to your available balance. You can, also, conduct any transactions that you can with an ATM Card. Electronic Check Conversions: Your check can result in an electronic funds transfer. Authorization of this type transfer may be expressed in writing or implied through the posting of a sign.

These transfers can happen when:

- 1) You purchase goods or pay for services and authorize a merchant or service provider to convert your check into an electronic funds transfer.
- 2) At the time you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically collect a charge in the event the check is returned for insufficient funds. Paying such a fee electronically is an electronic funds transfer.

Limitation on frequency of transfers:

For security reasons, there are limits on the number of transfers You can make using our systems.

Limitation on dollar amounts of transfers:

For security reasons, there are limits on the dollar amount of transfers You can make using our systems. The daily ATM, Point-of-Sale, and Debit Card transaction and withdrawa limitations listed in the Rate& Fee Schedule are subject to the available balance in your Account. If your request exceeds the available balance, the transaction will be denied. Maximum ATM withdrawal amounts and transaction limits are set by the owner of the ATM and may vary. If the authorization network is down for some reason and the Credit Union expects the delay to be short in duration, the limitations on transfers and withdrawals shall be reduced, and if the Credit Union expects the delay to be long in duration, the Credit Union may suspend all ATM, Point-of-Sale, and Debit Card transactions and withdrawals until the system is running again. ATM and Point-of-Sale transactions may be performed from savings and checking accounts. Debit Card transactions may be performed only from checking accounts with a Debit Card.

Business days:

Our Business Days are Monday through Friday. Holidays are not included. Of course, the systems are open at times other than the Business Days of our credit union.

Summary of your liability for unauthorized transfers:

In General: Tell us at once if you believe: Your ATM Card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50.00 per type of EFT if someone has used your card or Account without your permission. If you believe your ATM Card or PIN has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50.00, if someone used your card or PIN without your permission. If you do not tell us within two business days after learning of your loss or theft of your ATM Card or PIN, and we can prove we could have stopped someone from using your ATM Card or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, 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 hospital stay) kept you from telling us, we may extend the time period.

Liability Limits For MasterCard Debit/Check Cards When Used For Point-of-Sale Transactions:

You will not be liable for unauthorized use if you comply with each of the following:

- (1) you report the loss or theft of the Card;
- (2) you demonstrate that you have exercised reasonable care with the Card;
- (3) you have not reported two (2) or more incidents of unauthorized use on your account within the preceding twelve (12) months; and
- (4) your account is in good standing. If you do not meet all of these conditions, your liability for unauthorized MASTERCARD debit card use is a maximum of \$50.00. The term “unauthorized” use does not include losses that occur due to any of the following conditions: use of the Card from which you receive a benefit or use of the card by a person with actual, implied, or apparent authority. These limits of liability may be exceeded to the extent allowed under applicable law, if we determine that you handled the account in a fraudulent or grossly negligent manner. These rules do not apply to Maestro, Cirrus Card transactions or other electronic transfers. Reporting Location: If you believe that your card and/or PIN has been lost or stolen or that someone has transferred, or may transfer, money from your account(s) without your permission, call us at (561) 965-1000 or write us at Gold Coast Federal Credit Union, Post Office Box 16719, West Palm Beach, Florida 33416- 6719.

SERVICE CHARGES:

A list of the fees and charges which are applicable to your electronic fund transfers is disclosed on the Rate and Fee Schedule. In addition, each account affected by the transaction used will be subject to the regular service charge imposed for that specified account as set forth in the Rate and Fee Schedule. You may be charged a fee for the use of a non-proprietary ATM by the owner of the non-proprietary ATM and by the Credit Union. ATM fees charged by the owner of the non-proprietary ATM are in addition to any fee the Credit Union may charge You. Fees charged by the owner of the non-proprietary ATM owner are unknown to the Credit Union, and such fees are required to be disclosed to You either on the screen of the non-proprietary ATM or next to the ATM.

Summary of your right to receive documentation of transfers: You can get a receipt at the time You make any transfer to or from your account using one of the ATM terminals. If You have arranged to have direct deposits made to your account at least once every sixty days from the same person or company, You can call us at (561) 965-1000 to find out whether or not the deposit has been made. You will get a monthly account statement (unless there are no transfers in a particular month). In any case, You will get a statement at least quarterly.

Summary of your right to stop payments:

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: Call us at (561) 965-1000 or write us at PO Box 16719, West Palm Beach, FL33416-6719 in time for us to receive your request three or more business days before the payment is scheduled to be made. If You call, we may also require that You put your request in writing and get it to us within 14 days after You call. We will charge You a fee for each stop payment order You give. If these regular payments may vary in amount, the person You are going to pay will tell You ten 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). If You order us to stop one of these payments three or more Business Days before the transfer is scheduled, and we do not do so, we may be liable for your losses or damages.

Summary of credit union's 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 as required by Federal law. However, there are some exceptions. We will not be liable for, for instance: If through no fault of ours, You do not have enough money in your account to make the transfer; If the transfer would go over the credit limit on a loan; If the ATM terminal where You are making the transfer does not have enough cash; If the ATM terminal or system was not working properly, and You knew about the breakdown when You started the transfer;

Summary of credit union's liability for failure to make transfers:

If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; If the funds in your account are subject to a court order or other restriction preventing the transfer; and There may be other exceptions stated in our agreement with you.

Circumstances under which we will disclose account information to third parties:

We will disclose information to third parties about your account or transfers You made: When it is necessary to complete the transfers; In order to verify the existence and conditions of your account for a third party such as a credit bureau or merchant; In order to comply with a government agency or court orders; or When You give us written permission.

Summary of our error resolution procedure in case of errors or questions about your electronic transfers:

In case of errors or questions about your electronic transfers, telephone us at (561) 965-1000 or write us at Gold Coast Federal Credit Union, PO Box 16719, West Palm Beach, FL 33416-6719, 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 You the FIRST statement on which the problem or error appeared. Tell us your name and Account number (if any).

- 1.) 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.
- 2.) 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 ten (10) business days. We will tell You the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days* to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days** 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 ten (10) days, we may not re-credit your account. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error within 30 days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 to investigate.

Important Information Regarding Internet Account Access

For the purpose of Internet Account Access, "I", "Me", and "Mine" shall refer to each Member who is eligible and signs up for Internet Account Access. "You", "Your", or "Credit Union" shall refer to Gold Coast FCU where the Member has the accounts accessed through Internet Account Access. All references to time of day in this Agreement and Disclosure refer to Eastern Standard Time. Your membership agreement and disclosure agreements previously given to you (including the Regulation E Section and its liability provisions) will govern all transactions made on Gold Coast FCU's Internet Account Access Service and Bill Payer. All funds transferred from a loan account will be subject to the applicable loan agreement and secured by any security agreement for accessing your loan proceeds.

1.) A. Eligibility for Internet Account Access and Use of Password: I understand that in order to use Internet Account Access, I must have an account in good standing and a CoastLine 24 PIN number with the Credit Union. I will create an 8-digit password that will allow me to enter Internet account Access. Furthermore, it will be my electronic signature which will be used to consummate any transactions performed in Internet Account Access. By providing this electronic signature, I agree that any legal or equitable disputes arising from, or relating to use of this web site will be decided in accordance with the laws of the State of Florida. In addition, I am allowed 3 attempts to log-in. I will be locked out of the home banking module after the third bad attempt. I understand that I will have to call Gold Coast FCU Member Connection at 561-965-1000 to have my password and PIN re-set.

B. Equipment and Technical Requirements: I understand that to use Internet Account Access, I must have Internet Access through an Internet Provider, and Internet Browser software such as Netscape Version 5 or higher or Microsoft Explorer Version 4.0 or higher. I understand that the Credit Union does not make any warranties on equipment, hardware, software or Internet Provider Service, or any part of them, expressed or implied, including, without limitation, and warranties of merchantability or fitness for a particular purpose. The Credit Union is not responsible for any loss, injury or damages, whether direct, indirect, special or consequential, caused by the Internet Provider, any related software, or the Credit Union's Internet Account Access or the use of any of them or arising in any way out of the installation, use or maintenance of your personal computer hardware, software or other equipment.

C. Transactions

(1). I may use Internet Account Access to:

- transfer funds from checking to checking ·
- transfer funds from checking to savings ·
- transfer funds from savings to checking ·
- transfer funds from savings to savings ·
- transfer funds from savings or checking to club account ·
- transfer funds from line of credit to checking transfer funds from line of credit to savings
- make payments from checking to loan accounts with us ·
- make payments from savings to loan accounts with us ·
- get information about: ·
 - the account balance of checking accounts ·
 - your account's activity for the prior 6 months ·
 - quotes on stock you designate

2). Download account history to hard drive or to financial software such as Microsoft Money® or Quicken® 3) Pay most bills with Internet Account Access Bill Payer Internet Account Access may be temporarily unavailable due to Credit Union record updating or technical enhancements. There is a dollar limit of \$9,999.99 (or the available balance in my account, plus my overdraft line of credit available balance, whichever is less) on any payment or transfer. I authorize you to charge my designated account(s) for any transactions accomplished through the use of Internet Account Access, including the amount of any recurring payment that I make, and charge for this service. I authorize you to transfer funds electronically between my designated account(s) according to my instructions initiated through Internet Account Access.

D. Transfer Between Credit Union Accounts: I may designate accounts at the Credit Union between which I may transfer funds electronically through Internet Account Access. All of these accounts must be in my name. I may designate accounts at the Credit Union in which to transfer funds, not in my name, provided all account owners (jointly held or otherwise) execute an agreement with the Credit Union acknowledging the processing of

intra Credit Union transfers. Intra Credit Union transfer agreements can be obtained by contacting the Credit Union. I understand that under Federal Reserve Board Regulation

D, I am permitted to make no more than (6) transfers or withdrawals from a savings account per month (not counting ATM and teller transactions, but including overdraft protection transfers). Internet Account Access transfers are counted toward the six total permitted transfers or withdrawals. If my transactions exceed the limit, you will restrict my savings account for the rest of the month. I understand you will charge me a fee for each overdraft protection transfer transaction. Please refer to the Rate & Schedule.

E. Right To Obtain This Disclosure In Paper Form.

I understand that I can agree to this disclosure by clicking the "ACCEPT" button below this disclosure. I further understand that I have the right to obtain a copy of this disclosure in paper form. There are three ways to receive this disclosure:

1. I can click the "PRINT" button below this form.
2. I can request a written copy of this Disclosure by writing the credit union at: Gold Coast FCU, PO Box 16719, West Palm Beach, FL 33416-6719, Attn: Member Connection
3. This Disclosure is available at any time on the Information page. The link is located in the vertical bar on the right side of the page. Simply open the link and print the page after it downloads. Paper Disclosures are available at "No Charge".

F. Right To Withdraw Consent To This Disclosure.

If, at a later date, I want to withdraw my consent to this Disclosure, I can write a letter to the credit union at: Gold Coast FCU, PO Box 16719, West Palm Beach, FL 33416-6719, Attn: Member Connection. The letter must include my name, member number and that I wish to withdraw my consent to the terms of this Disclosure. By doing so, I understand that I will not be able to access my account through the internet and that there is no fee for doing this.