

ATM Application

Please print clearly:

Account # _____
 (Member Account# or non-member number)

Name _____

Address _____

City _____ State _____ Zip _____

Social Security Number _____

Daytime Phone _____

Have you ever been issued a Coastal ATM Card on this account?
 Yes No

If yes, reason: _____

**Must be completed by Coastal Federal Credit Union
 Branch Personnel**

 Account that Card Holder request linkage to:

Savings _____	Checking _____
Loan _____	External _____

ADS Use Only 0 Limit

New Card No. _____

Keyed By: _____ Date _____

Verified By: _____ Date _____

You can access your accounts with your Coastal FCU ATM card at thousands of locations throughout the world.

- Coastal ATM Cards can be used at Coastal FCU ATMs, CashPoints, and on the Allpoint, CO-OP, STAR, PLUS ATM networks
- Transactions are available almost 24-hours a day
- The withdrawal limit is \$400 or available balance, whichever is less
- There are no fees to use Coastal ATMs
- Five free withdrawals or transfers at no charge within a calendar month at Allpoint, CO-OP, STAR, PLUS and CashPoints machines; balance inquiries are \$.50 per inquiry

In this application the following words have the following meanings. The words "you" and "your" mean each and every person who signs this agreement or is authorized to use this card. The words "we," "us," "our" and "Credit Union" refer to Coastal Federal Credit Union. "Automated Teller Machine" (ATM) means Credit Union Machines and any other similar machines subsequently made available by the Credit Union to you to perform transactions on your accounts with the Credit Union. "Card" means Coastal Federal Credit Union's ATM Card. "Personal Identification Number" (PIN) means the code sent to you (*after the card*) which you must use with the card to perform ATM or point of sale (POS) transactions.

1. Card and PIN Restrictions: The card will always remain the property of the Credit Union. The Card and PIN are not transferable. You should not allow any other person(s) to use your Card and PIN. **You agree not to write your PIN on your card or keep your PIN with or near your Card, in your vehicle, wallet, purse, pocketbook, briefcase, or credit card case, etc.** Should you allow someone to use your Card and PIN, that person(s) will be considered an authorized user (*see Section 2*). All Cards issued or re-issued to you are subject to Credit Union approval. The Credit Union reserves the right to refuse to issue or re-issue a Card and can terminate, limit, or modify Card privileges without notice. You agree to surrender the Card to the Credit Union on demand or upon your knowledge of revocation of Card privileges. We may repossess the Card without the use of judicial process.

2. Authorized User: If you permit any person(s) to use your Card, that person(s) is considered an authorized user. You shall be liable for all transactions performed by that person(s) until you have notified the Credit Union that transactions by that person(s) are no longer authorized. Upon notification, the Credit Union will evaluate the situation and decide to close the card with no re-issuance or if the Credit Union does not suffer a loss, to re-issue a new Card.

3. Waiver of Rights: The Credit Union can delay enforcing any of its rights against you (*without losing them*) under this agreement.

4. Disclosures of Additional Terms, Rights, and Liabilities: There are additional terms, rights, and liabilities which affect you and the Credit Union. Provisions of the subsequent disclosure are a part of this agreement and are binding on you and the Credit Union.

By signing below, you agree to the terms and conditions contained in the Coastal Federal Credit Union ATM Application and EFT Disclosure, which will accompany your ATM card. You also agree to abide by current Credit Union rules and regulations.

Signature _____ Date _____

Received by _____ Branch No. _____ Date _____

ELECTRONIC FUND TRANSFER (EFT) DISCLOSURE

This disclosure applies to the use of the VISA Check Card at Coastal Federal Credit Union ATMs, and any similar machines made available by the Credit Union to access your accounts or services that may, in the future, become accessible. Other EFT services available from your Credit Union are the subject of additional disclosures, particularly as to availability and limits on transactions.

A. CARD AND PIN RESTRICTIONS:

The Card and PIN will always remain the property of the Credit Union. Your Card is not transferable. You should not allow any other person(s) to use your Card and PIN. If you disclose your PIN and/or permit any person(s) to use your Card, they are then considered an authorized user (see section 8 of the VISA Check Card Disclosure). You will take all reasonable precautions to keep your PIN separate from your Card to prevent unauthorized disclosure of your PIN. All Cards issued or re-issued to you are subject to Credit Union approval. The Credit Union reserves the right to refuse to issue or re-issue a card and can terminate, limit, or modify Card privileges without notice. You agree that on demand, or upon your knowledge of revocation of Card and PIN privileges, to surrender the Card to the Credit Union. We may repossess the Card without the use of judicial process. No revoked or expired Card shall be given approval to obtain or to attempt to obtain account access.

B. LIABILITY:

1. Loss or Theft of Card. Phone us IMMEDIATELY at 1-800-868-4262 or 919-420-8000 if you believe your Card and/or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you tell us within two business days of the loss or theft, you could lose no more than \$50. If you **DO NOT** tell us within two business days after you learn of the loss or theft of your Card or PIN, you could lose as much as \$500.

2. Unauthorized Transactions. In the event your statement shows fraudulent activity, phone us at once. If you do not tell us within 60 days after the statement with the fraudulent transaction(s) was mailed to you, you will be liable for the fraudulent transactions, which could be all the money in your account plus your maximum overdraft Line of Credit loan. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time period.

C. TELEPHONE NUMBERS AND ADDRESSEE TO BE NOTIFIED IN EVENT OF UNAUTHORIZED USE:

If you believe your Card or PIN has been lost or stolen or that someone has fraudulently used or may fraudulently remove money from your account without your permission, call us at 1-800-868-4262, 919-420-8000 or write to: Coastal Federal Credit Union, Attn: Visa Check Card Coordinator, PO Box 58429 Raleigh, NC 27658-8429.

D. BUSINESS DAY:

Our Business days are Monday through Friday. Holidays are not included.

E. TYPES OF AVAILABLE TRANSACTIONS AND LIMITS AT ATMs:

1. Account Access Via the Automatic Teller Machine.

You may use your Card and PIN to:

- Withdraw cash from your Savings or Checking accounts,
- Make deposits to your Savings or Checking accounts,
- Transfer funds between your Savings and/or Checking accounts,
- Make a Check or cash loan payment,
- Transfer from your Savings or Checking account to make a loan payment,
- Obtain a loan advance against any authorized line of credit, and
- Check account balances.

Foreign (non-Credit Union owned) ATM Networks support balance inquiries, cash withdrawals from the "Sub one" regular savings account and checking account, transfers, and VISA cash withdrawals. Some of these services may not be available at all terminals.

2. Limitations on Frequency of Transactions. You may make as many cash withdrawals or transfers from our terminals as you wish during the day, not to exceed the daily dollar amount limit.

3. Limitations on Dollar Amounts of Transactions.

- Using your Card and PIN at Coastal's ATMs, and from machines owned by others, you may withdraw, or perform POS transactions up to \$400 per day.
- The Credit Union reserves the right to refuse any line of credit advance request.

4. Other Limitations.

- Deposits and loan payments made by check or cash will be credited subject to final payment and may **NOT** be available for withdrawal until verification is made by Credit Union personnel.
- All transactions made through ATMs will be subject to the rules, regulations, by-laws, and/or operating procedures of the Credit Union.
- All cards **NOT** used within a year will be closed without notice.

F. CHARGES AT ATMs - All charges below are subject to change with notification:

1. Credit Union machines: No charge for transactions.

2. ATMs Not Owned by Credit Union: You are allowed up to five free transactions (i.e., cash withdrawals) per calendar month, after which the charge per transaction will be One (\$1.00) Dollar. All balance inquiries will be Fifty (\$0.50) Cents.

3. Convenience fees at ATMs Not Owned by Credit Union: If you use an ATM that is not operated by us, you may be charged a fee by the ATM operator and by any national, regional or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction.

4. Foreign Transactions: Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a 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 exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. Visa applies a 1% International Service Assessment Fee, calculated in US dollars, to each foreign transaction (including purchases, cash withdrawals and credits to your account). This fee, also known as a "currency conversion fee" will be shown on your statement as a separate line item. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands. This includes foreign transactions performed with ATM cards, Visa check cards and Visa credit cards.

G. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES:

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

- Where it is necessary for completing transactions,
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
- In order to comply with government agency or court orders, or
- If you give us your written permission.

H. YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS AT ATMs:

1. Terminal Transactions. When available, you should get a receipt for each transaction performed to or from your account that is made at an ATM or POS terminal. You can get the receipt when the transaction is made or look for the transaction on your account statement.

2. Periodic Statements. You will be mailed a monthly statement on checking accounts with transaction activity and regular savings accounts with EFT activity. For all other regular savings accounts, you will be mailed a quarterly statement.

I. DISCLOSURE OF FINANCIAL INSTITUTION'S LIABILITY FOR FAILURE TO MAKE TRANSACTIONS:

If we do not complete a transaction to or from your account in 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:

- If through no fault of ours, you do not have enough money in your account to make the transaction,
- If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken,
- If the transaction would exceed the funds available in your checking account and the checking account's line of credit loan,
- If the ATM where you are making the transaction does not have enough cash,
- If the terminal was not working properly and you were made aware of the breakdown when performing the transaction,
- If there are other exceptions stated in other disclosures, policies, and procedures in agreement with you.

J. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS:

Telephone 1-800-868-4262 OPT 2 or write to: Coastal Federal Credit Union, Attn. VISA Check Card Coordinator, PO Box 58429, Raleigh, NC 27658-8429.

We must hear from you no later than 60 days after the **FIRST** statement on which the problem or error appeared was mailed. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time period.

When notifying us, do the following:

- Tell us your name and account number.
- Describe the possible error, and explain why you believe it is an error or why you need more information.
- Tell us the date and 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 tell you the results of our investigation within 10 business days and will correct any error promptly. However, if we need more time, we may take 45 days to investigate your reported error or question. If we decide to do this, we will provisionally credit your account within the 10 business days for the amount you think is in error. At the time the investigation is completed we will make final corrections or adjustments. 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. For transactions initiated outside the United States and for transfers resulting from a domestic POS transaction, we will have 20 business days instead of 10 business days, and 90 calendar days instead of 45 calendar days, unless otherwise required by law, to investigate your complaint or question. If we decide that an error did not occur, we will send you a written explanation within three business days after we have finished our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' rights to privacy) relied upon to conclude that the error did not occur.

K. AUTOMATED TELLER MACHINES - Locations: The Credit Union may determine and/or change the location(s) of their ATMs at any time without prior notice to you.

L. STOP PAYMENTS: Stop payments are not allowed against signature, or PIN activated POS and ATM transactions.