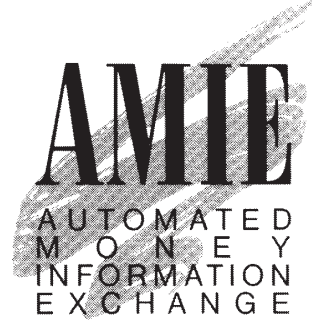


Please print, fill out and mail to:

ATTN: Alternative Delivery Systems  
Coastal Federal Credit Union  
P.O. Box 58429 Raleigh, NC 27658



AMIE--Application for Account Access

Please issue a Personal Identification Number (PIN) to me so I can access my Credit Union account(s) by telephone. Should my application be approved, I understand that if I give my AMIE PIN to any joint owner(s) on my deposit or loan accounts, they may withdraw or transfer funds from these accounts.

\_\_\_\_\_  
Name (Please Print)

\_\_\_\_\_  
Account No.

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Day Phone

I would also like to have my Coastal Federal Credit Union VISA credit card added to AMIE.

\_\_\_\_\_  
VISA Card No./Expiration Date

\_\_\_\_\_  
Signature (Primary)

By signing this form I agree to the terms and conditions contained in the AMIE Agreement and Electronic Funds Transfer Disclosure which will accompany my AMIE instructions and PIN. I also agree to abide by current Coastal Federal Credit Union Rules and Regulations.

FOR OFFICE USE ONLY

\_\_\_\_\_  
Received By/Date

\_\_\_\_\_  
Processed By/Date

\_\_\_\_\_  
Verified By/Date

## AMIE Agreement and Electronic Funds Transfer Disclosure

In this Agreement, the words "I" and "my" mean the person applying for the Automated Money Information Exchange service; "Credit Union" means Coastal Federal Credit Union; "AMIE" means the Credit Union's Automated Money Information Exchange (*audio-response system*); and "PIN" means Personal Identification Number used with your Credit Union account number to access AMIE. By completing and signing a Credit Union membership/account signature card or an AMIE application, I apply for access to the AMIE service.

### What I can do with AMIE?

Using a touchtone telephone and AMIE, I can perform the following with my Credit Union account(s):

- Account inquiries, such as share and loan balances, check clearance, payroll deposit, dividends and interest paid, stock information, etc.
- Transfers between deposit accounts that I have legal access to
- VISA, mortgage and other loan payments
- One-way transfers (*transfer of funds to other designated member's account upon completion of request form*)

**Limitations on Transactions.** There is no limit on the number of times I may use AMIE each day. However, I understand that:

- The Credit Union may set limits on the total dollar amount of any one transaction.
- The Credit Union may set limits on the length of time per phone call when accessing AMIE.
- The dollar amount of any transaction is limited to the amount of money I have in my account.
- The Credit Union has the right to check each transaction before it is treated as final.
- I may not make more than six (6) transfers monthly from a *savings* account to another account by means of telephone transfer or preauthorized debits or drafts (*Federal Regulation D*).

**Permitting Others to Use My PIN.** I will not permit any other person to use my PIN. I am responsible for the safekeeping of my PIN. If I give someone my PIN, I authorize them to make account transactions by using the AMIE service. I am responsible for any transactions they make.

**Right to End the Use of AMIE.** The Credit Union has the right to end the use of the AMIE service without notice. I understand that if the Credit Union does end the use of my AMIE access, the Credit Union will not be responsible for the failure to honor any AMIE transactions.

**Cancellation.** The Credit Union may cancel my right to use my PIN with the AMIE service at any time without notice. I may cancel my AMIE service at any time by writing or calling the Credit Union at the telephone number or address listed in Paragraph 13 entitled "**In Case of Errors or Questions About My Electronic Transfers.**" This Agreement continues to apply to all transactions made before cancellation.

**Changes in the Terms of This Agreement.** The Credit Union has the right to change the terms of this Agreement. However, the Credit Union will mail or deliver a written notice to you at least twenty-one (21) days before the effective date of any changes that would result in:

- increased charges or liabilities, or
- a decrease in the number of services available, or
- stricter limitations on how often or how many transactions I may make

However, if the changes are necessary to protect the security of the AMIE service or my account(s), the changes will be made first and then I will receive written notice.

**Bylaws of Credit Union Apply.** The Credit Union's bylaws apply to the use of AMIE and all transactions of my account(s).

**Attorney Fees and Collection Costs.** If I fail to meet my obligations under this Agreement, I will pay any and all attorney fees and collection costs which the Credit Union may have in enforcing this Agreement.

**Statements.** I will receive:

- (a) Monthly statements of my Credit Union account(s) if during the month:
- I have used my PIN to make transactions which affect my account(s);
  - I have received pre-authorized Automated Clearing House (ACH) debit or credit activity; *or*,
  - I have an active Credit Union checking account.
- (b) Quarterly statements of my Credit Union account(s) unless (a) above applies or monthly statements are requested.

**Charges.** I will not be charged for using the AMIE service. The Credit Union may in the future charge me for AMIE transactions as long as I have been given written notice before any fees are charged.

**Business Days.** The Credit Union's business days are Monday through Friday, except holidays. However, I may use the AMIE service seven (7) days a week. For determining the availability of AMIE transactions, every day is a business day except Saturdays, Sundays and federal holidays.

Business hours are 12:01 am to 7:00 pm; the last business day of the month 12:30 am to 5:30 pm. Transactions processed after AMIE business hours will be considered **next business day transactions**.

**Liability for Unauthorized Use of PIN.** I will tell the Credit Union AT ONCE if I believe my PIN has been lost or stolen. Telephoning is the best way of keeping my possible losses down.

<b>Call</b>	<b>or</b>	<b>Write</b>
Raleigh 919-420-8000 opt 2 1-800-868-4262 opt2		Attn: AMIE Coastal Federal Credit Union PO Box 58429, Raleigh NC 27658-8429

If I tell the Credit Union within two business days of the possible loss or theft of my PIN, I can lose no more than \$50.00 if someone uses my PIN without my permission.

If I do NOT tell the Credit Union within two (2) business days of the possible loss or theft of my PIN, I could lose as much as \$500.00.

I will also tell the Credit Union AT ONCE if my statement shows transfers that I did not make. If I do NOT tell the Credit Union within sixty (60) days after the statement is mailed to me, I could lose all the money in my account (*plus my maximum line of credit*).

**In Case of Error or Questions About Electronic Transfers.** I will:

<b>Call</b>	<b>or</b>	<b>Write</b>
Raleigh 919-420-8000 opt 2 1-800-868-4262 opt 2		Attn: AMIE Coastal Federal Credit Union PO Box 58429, Raleigh NC 27658-8429

as soon as I can if I think my statement or receipt is wrong or if I need more information about a transfer listed on my statement. The Credit Union must hear from me no later than sixty (60) days after the Credit Union sent the first statement on which the problem or error appeared. I will:

- tell the Credit Union my name and account number (*if any*)
- describe the error or the transfer I am unsure about and explain as clearly as I can why I believe it is an error or why I need more information
- tell the Credit Union the date and dollar amount of the suspected error

If I tell the Credit Union orally, the Credit Union may require that I send my complaint or question in writing within ten (10) business days.

The Credit Union will tell me the results of its investigation within ten (10) business days after the Credit Union hears from me and will correct any error promptly. If the Credit Union needs more time, however, the Credit Union may take up to forty-five (45) days to investigate my complaint or questions. If the Credit Union decides to do this, the Credit Union will recredit my account within ten (10) business days for the amount I think is in error, so that I will have use of the money during the time it takes the Credit Union to complete its investigation. If the Credit Union does not receive my written complaint within ten (10) business days, the Credit Union need not recredit my account. If the Credit Union decides that there was no error, the Credit Union will send me a written explanation within three (3) business days after the Credit Union finishes its investigation. I may ask for copies of documents the Credit Union used in its investigation.

**Credit Union's Liability for Failure to Complete Transfers I have Requested.** If the Credit Union does not complete a transfer to or from my account on time or in the correct amount according to the Credit Union's Agreement with me, the Credit Union will be liable for my losses or damages. However, there are some exceptions. The Credit Union will not be liable, for example:

- If, through no fault of the Credit Union, I do not have enough money in my account to make the transfer;
- If the transfer would go over the credit limit on my line of credit;
- If the AMIE service was not working properly and that fact was evident at the time I attempted to start the transfer;
- If circumstances beyond the Credit Union's control (*such as fire, hurricane, flood, or power outage*) prevent the transfer, despite reasonable precautions the Credit Union has taken;
- If there are other exceptions in this disclosure or in the Credit Union's agreement with me.

**Disclosure of Information About My Account and Transfers.** The Credit Union will not disclose any information about my account, except:

- Where it is necessary for completing an automatic transfer into my account;
- In order to comply with a subpoena, search warrant, or other order of a government agency or court;
- In connection with examinations by state and federal banking authorities;
- If I give my written permission to do so.