

Electronic Funds Transfer Disclosure Statements

Your Access Device and Electronic Fund Transfers

YOU CANNOT TRANSFER MONEY INTO OR OUT OF YOUR ACCOUNT UNTIL WE HAVE ACTIVATED YOUR USE OF OUR ELECTRONIC FUND TRANSFER SYSTEM.

You will need to designate a login and password, and/or PIN. When we issue you a PIN, the system will accept the use of your access devices. You cannot use your Debit Card to transfer money into or out of your Account without a PIN. You cannot access Online Banking or Mobile Banking without a login and password. If you receive a Debit Card that you do not want to use, please destroy it immediately.

Online and Mobile Account Access

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

- Transfers between your accounts
- Person to Person transfers
- Transfers to or from your accounts at other Institutions
- Bill Payments
- Scheduled internal and external transfers
- View the history of all your accounts
- Download account history to hard drive or to a financial software
- Mobile Deposit Capture (Mobile Banking only)
- View cleared checks
- Receive or send secure messages from or to the Credit Union
- View your E-Statements (Online Banking only)

You may also apply for loans, order checks, place stop payments on your checks, and download your Account history to a hard drive or to a financial software.

Debit Card Transfers

Your Credit Union's Debit Card(s) may be used at any ATMs owned by the Credit Union and any locations with affiliated networks, as well as any merchant excepting Debit Cards for the purchase of goods or services. When used with your PIN, an ATM will allow you to initiate any of the following transactions provided the accounts have been authorized for use:

- Deposits to Share and Checking Accounts
- Cash Withdrawal from Share and Checking Accounts
- Transfers between Share and Checking Accounts
- Balance inquiries from Share and Checking Accounts
- Balance inquiries from Lines of Credit (limited by ATM software options)

- Cash withdrawal from Lines of Credit (limited by ATM software options)
- Transfers between Lines of Credit and Share or Checking Accounts (limited by ATM software options)

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

Debit Card Limits

Limits Per Card within a 24-hour Period	Debit Transaction with PIN and ATM Transactions	Debit Transactions with Signature
Debit Cards	On-line: \$700/10 transactions	On-line: \$2000/15 transactions
	Off-line: \$200/5 transactions	Off-line: \$1400/10 transactions
STUDENT Debit Cards	On-line: \$200/8 transactions	On-line: \$400/5 transactions
	Off-line: \$100/2 transactions	Off-line: \$1200/5 transactions

Not all services are available, and the dollar limit may be different at some ATMs.

Electronic Check Conversions/Electronic Returned Check

You may authorize a merchant or other payee to make a one-time electronic payment from your Account(s) using information from your share draft to:

- Pay for purchases,
- Pay bills.

You may also authorize merchants to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

Limitation on frequency of transfers

In addition to Reg. D, the Credit Union reserves the right to limit the frequency of transfers you can make electronically.

Limitation on dollar amounts of transfers

The Credit Union reserves the right to limit the dollar amount of transfers You can make electronically. The daily ATM, Point-of-Sale, and Debit Card transaction and withdrawal limitations listed in this agreement 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 Debit Card transactions until the system is running again.

Business days:

Our Business Days are Monday through Friday. Holidays are not included. EFT systems are available at times other than the business days that we are open.

Summary of Your Liability for Unauthorized Transfers

In General

Tell us AT ONCE if you believe your Card or PIN 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. Telephoning is the

best way of keeping your possible losses down. You could lose all the money in your Accounts (plus your maximum overdraft line of credit and open-end credit). If you tell us within 2 business days after you learn of the loss or theft of your Card or PIN, 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 day after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your 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, 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 may extend the time periods.

Liability Limits for Debit Card when Used for Point-of-Sale Transactions

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, when used for point-of-sale transactions if you report the loss or theft of your card within 2 business days of when you discover the loss or theft of the card. If you do NOT tell us within 2 business days, your liability is the lesser of \$50 for the amount of the money, property, labor, or services obtained by the unauthorized use before notification to us.

Reporting Location

If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your Account without your permission, call (800)472-3272, or write us at Gold Coast Federal Credit Union, 2226 South Congress Avenue, West Palm Beach, Florida 33406, or send us a secure message through online banking.

You should also call (561)965-1000, write to the address listed above, or send a secure online message, if you believe a transfer has been made using the information from your check or account without your permission.

Service Charges

A list of the fees and charges that are applicable to your electronic fund transfers is disclosed on the Dividend Rate and Fee Schedule. In addition, each account affected by the transaction will be subject to the regular service charge imposed for that specific Account as set forth in the Dividend Rate and Fee Schedule.

Your Right to Receive Documentation of Transfers

You can get a receipt at the time you make any transaction to or from your Account using any ATM or POS terminals. If you have arranged to have direct deposits made to your Account at least once every 60 days from the same third person or company, you can call us at (561)965-1000 to find out whether or not the deposit has been made. You will receive a monthly statement if you have a checking account or loan. Savings Accounts will receive a statement quarterly or monthly any time an electronic transaction is posted during the statement period.

Right to Stop Payment of Preauthorized Transfers

You can stop any pre-authorized payments scheduled to be debited from your account. Here's how: Call us at call (561)965-1000, or write us at Gold Coast Federal Credit Union, 2226 South Congress Avenue, West Palm Beach, Florida 33406, in time for us to receive your request at least 3 business days before the payment is scheduled to be made. If you call us, we may also require you to put your request in writing and get it to us within 14 days after you call. We may charge you a fee for each stop payment order you give in accordance with the Dividend Rate and Fee Schedule.

Liability for Failure to Stop Payment of A Preauthorized Transfer

If you order us to stop one of these payments, three 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 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:

- If, through no fault of ours, you do not have enough money in your Account to make the transfer;
- If the ATM terminal where you are making your transfer does not have enough cash;
- If the ATM terminal was not working properly and you knew about the malfunction when you started the transfer;
- If your transfer would go over the credit limit on your credit line;
- If circumstances beyond your 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
- If there are 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.

In Case of Errors or Questions About your Electronic Transfers

Call (561) 965-1000, write us at Gold Coast Federal Credit Union, 2226 South Congress Avenue, West Palm Beach, Florida 33406, or send us a secure online message 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. Your inquiry must include:

- Your name and Account number;
- A description of the error or the transfer you are unsure about;
- An explanation of why you believe it is an error or why you need more information, and
- 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 tell you the results of our investigation within 10 business days (20 business days if the transaction involved an account opened within 30 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 (90 days if the transfer involved a point-of-sale transaction, or a foreign initiated transfer, or the transaction involved an account opened within 30 days) to investigate your complaint or question. If we decide to do this, we will re-credit your Account within 10 business days (20 business days if the transaction involved an account opened within 30 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 the error you assert is an unauthorized Mastercard Debit Card point-of-sale transaction, we will re-credit your account within 10 business days unless we determine that the circumstances of your account history warrant a delay, in which case we will re-credit your Account within 45 business days. 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 re-credit your Account. If we decided there was no error, we will send you a written explanation within three business days after we finish our investigation, and if necessary or applicable reverse the credit previously given to you. You may ask for copies of the documents that we used in our investigation.

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.

A. Eligibility for Online and Mobile Banking Access and Use of Password

I understand that in order to use Internet Online and Mobile Banking Account Access, I must have an account in good standing with the Credit Union. I will create an 8-digit password that will allow me to enter Online and Mobile Banking. Furthermore, it will be my electronic signature which will be used to consummate any transactions performed in Online and Mobile Banking Access. By providing this electronic signature, I agree that any legal or equitable disputes arising from, or relating to use of this website will be decided in accordance with the laws of the State of Florida. In addition, I am allowed 3 attempts to log-in, and 5 attempts to answer my challenge questions. I will be locked out of the online or mobile banking module after the third bad attempt, or the fifth bad challenge question response. 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, or get my challenge status un-locked .

B. Equipment and Technical Requirements:

I understand that to use Online or Mobile Banking, I must have Internet Access through an Internet Provider, and an Internet Browser that supports the security protocol TLS 1.2. 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 Online or Mobile Account Access, or the use of any of them or arising in any way out of the installation, use or maintenance of my personal computer hardware, software or other equipment.

C. Transactions

1). I may use Online or Mobile Banking to:

- Transfer between accounts
- Make Person to Person transfers
- Transfer to or from accounts at other Institutions
- Make Bill Payments
- Schedule internal and external transfers
- View the history of all accounts
- Download account history to hard drive or to a financial software
- Mobile Deposit Capture (Mobile Banking only)
- View cleared checks
- Receive or send secure messages from or to the Credit Union
- View E-Statements (Online Banking only)

2). Pay most bills with Online and Mobile Bill Pay:

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 Online or Mobile Banking, including the amount of any recurring payment that I make, and charge for this service. I authorize the Credit Union to transfer funds electronically between my designated account(s) according to my instructions initiated through Online or Mobile Banking. Online or Mobile Banking Access may be temporarily unavailable due to Credit Union record updating or technical enhancements.

D. Transfer between Credit Union Accounts

I may transfer funds between any of my accounts at the Credit Union electronically through Online or Mobile Banking. All of these accounts must be in my name. 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). Online and Mobile Banking 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 that I will, be charged a fee for each overdraft protection transfer transaction, according to your Dividend Rate & Fee 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:

- I can click the “PRINT” button below this form
- I can request a paper copy of this Disclosure by writing the credit union at: Gold Coast FCU, PO Box 16719, West Palm Beach, FL 33416-6719 or contacting Member Connection at (561)965-1000
- This Disclosure is available at any time on www.GCFCU.org/disclosures.

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.