

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 with the Credit Union. 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 homebanking 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 re-set. The Credit Union may terminate your access to Home Banking and Mobile Banking at any time without advance notice if you are in default on a loan or have a negative account balance.

B. Equipment and Technical Requirements:

I understand that to use Internet Account Access, I must have Internet Access through an Internet Service Provider, and Internet Browser software 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 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 balances
 - your account's activity for the prior 12 months

2). Download account history to hard drive or to financial software such as Microsoft Money®.

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 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