

CORAL COMMUNITY FEDERAL CREDIT UNION
UNIVERSAL ACCOUNT AGREEMENT
(Not Transferable as defined in 12 CFR, Part 204)

This document contains the rules, terms, and conditions that govern your accounts with Coral Community Federal Credit Union. Please read this Agreement carefully and keep a copy. Please call us if you have any questions.

Membership

To be eligible for membership in the Credit Union you must be an individual or entity qualifying within the Credit Union's field of membership and must purchase and maintain one share ("the membership share") as required by the Credit Union's Bylaws. You authorize us to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

Definitions

In this Agreement, the plural shall also mean the singular, the masculine shall mean the feminine, and vice versa. The terms defined in this paragraph shall have the following meanings:

- The words "you" and "yours" shall refer to each person signing a Signature Card(s).
- The terms "Credit Union", "CU," "we," "us," and "our" mean Coral Community Federal Credit Union.
- The term "Account" means all accounts and services provided by the Credit Union.
- The term "Agreement" means this Universal Account Agreement, all Signature Cards, and any applicable rate schedules, fee schedules, and disclosures.
- The term "Signature Card" means the Account document(s) you sign or should sign to establish accounts with us.
- The terms "Primary Account Holder," "Primary Member," or "Primary Owner" is the persons who is eligible for membership and whose name appears on the top line of the Signature Card.
- The term "Item" means share drafts, deposit drafts, checks, drafts or any other negotiable instruments.
- The term "Statement" means a periodic statement of account or items notifying you of activity in your account.
- The term "ATM Card" means the Credit Union's ATM card and any duplicates and renewals we issue.
- The term "Debit Card" means the Credit Union's MasterCard MasterMoney Debit card and any duplicates and renewals we issue.
- The term "Card" means an ATM Card and/or Debit Card.
- The term "ATM" means the automated teller machines available for your use.
- The term "PIN" means the personal identification number given to you, which you must use in conjunction with the ATM Card, Debit Card, Call 24 or Smooth Sailing Online Access.
- The term "Call 24" means the Credit Union's telephone/audio response system.
- The term "Smooth Sailing Online Access" means the Credit Union's online banking website.

Share Requirements

You may withdraw shares only by using the methods that have been approved by us, provided that our failure to enforce this provision in any instance shall not be a waiver of our right to enforce it in the future. If you reduce your balance below the par value of one share, you may be terminated from membership according to our rules and bylaws.

Ownership

Single Owner Accounts

A single owner Account is an Account owned by one member including any individual, corporation, partnership, trust, or other organization qualified for Credit Union membership. If the Account is a single owner account, the interest of a deceased individual owner will pass to the decedent's estate or Payable on Death (POD) beneficiary, subject to applicable law or other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owners' agent prior to notice of an owner's death.

Multiple Owner Accounts

An account owned by two or more persons is a multiple owner Account. All multiple owner Accounts are joint Accounts with rights of survivorship, not tenancies by the entireties. Upon the death of an owner, that person's interest will pass to the surviving owner(s).

Any multiple Account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions from any Account owner. Each multiple Account owner guarantees the signatures of the other owners. Any Account owner may withdraw all funds in the Account, add or subtract other account owners, stop payment on Items drawn on an Account, transfer, or pledge to the Credit Union all or any part of the shares of any Account without the consent of the other Account owner(s) and the Credit Union shall have no duty in such event to notify any other Account owner(s). Any such pledge shall survive your death and shall be superior to the rights of any other Account owner(s).

Any person signing this Agreement as the Account Owner may remove from ownership in the applicable Account any and all Joint Account Owner(s). The Joint Account Owner(s) so removed from this Account shall have no interest, rights, or privileges in and to the Account or assets thereof. To be binding, such revocation must be in writing and in a form acceptable to us. However, the Credit Union reserves the right at any time to require written consent of all Account owners for a change of ownership or termination of a multiple owner Account. If the Credit Union receives written notice of a dispute between Account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the Account, require a court order to act, file any legal action to resolve inconsistent claims or require that all Account owners agree in writing to any transaction concerning the Account.

If any Item deposited in a multiple owner Account is returned unpaid, an Account is overdrawn, or if we do not receive final payment on any transaction, each of the multiple owner Account owners is jointly and severally liable to the Credit Union of the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who created the overdraft, deposited or charged the item, or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any account of an owner or all of the funds in the multiple party account, regardless of who contributed them. Furthermore, the Credit Union may charge the amount of the negative balance against any other account from which any of the Account Owners is entitled to withdraw money or establish a credit advance sufficient to satisfy the negative condition pursuant to any credit agreement with the Credit Union.

Share Accounts

This Account is established when application for membership is accepted. The purchase of one share is required to open this account. Voting privileges are extended to the Primary Account Holder of this type of account, and Joint Account Owners of this type of account are not necessarily eligible to vote. Please refer to the Fee Schedule to determine applicable fees and minimum balance requirements for these accounts.

Sub Accounts

Except for Individual Retirement Accounts, all sub-account types, including Certificate of Deposit accounts, opened under the Share Account number will be owned by the same owner(s), unless unequivocally designated by you on the most recently executed signature card(s) accepted by us.

Checking Accounts

The Credit Union offers several types of Checking Accounts. The fees charged on these account types vary. Please refer to the Dividend Rate and Fee Schedule to determine fees, minimum balance requirements, and monthly service charges.

The Credit Union is under no obligation to pay any Item that contains a suspected forgery or alteration and, in such an event; we will incur no liability for any action regarding the nonpayment of any Item. You agree that in no event will the Credit Union be liable for damages for the dishonor of any Item as long as we act in good faith and exercise ordinary care, regardless of whether you have a balance in your Account sufficient to pay any Item that we fail to pay. The Credit Union will not be liable for any loss resulting from any reasonable delay in sending notice to you that the Item has been returned uncollected.

The Credit Union is not liable to you if the Credit Union pays an Item containing an alteration or a forged or unauthorized signature. The Credit Union is not required to examine each Item below an amount determined from time to time before paying the Item. You agree that our use of the cut-off amount for the examination of Items is reasonable and will not constitute a failure on our part to exercise ordinary care with respect to any Item.

Unless you request in writing otherwise, you will be sent a periodic statement that will indicate all transactions and activity on the Account during the statement period. Such statement will be mailed to your last known address as shown on the Credit Union's record. You agree that the statement is sufficient to allow you to reasonably identify the Items without indicating the payee of any Item. You have a duty to examine the statement and discover any Items containing unauthorized signatures or alterations. If you discover any Items on the statement that differ from your records, you must promptly notify the Credit Union. Failure to notify the Credit Union within a reasonable time frame not exceeding 30 days after your statement is made available or mailed will prevent you from recovering on the Item. The Credit Union will not be liable for Items forged or altered in a manner not detectable by the Credit Union through reasonable means, including, but not limited to, forgery or alteration resulting from the unauthorized use of a facsimile signature machine.

You understand that your original items will not be returned to you. You are responsible for examining each statement and, if you request them, copies of Items, and reporting any irregularities to the Credit Union. For a fee, the Credit Union shall give you a copy of any paid Item charged to this Account upon receiving a written request from you. You agree that the availability of obtaining a copy of a paid Item, upon request made to the Credit Union, constitutes a reasonable manner in which the Credit Union may make available paid Items. We may charge this Account for this service in accordance with the fee schedule established by our Board of Directors. You agree that the Credit Union's retention of Items does not alter or waive your responsibility to examine your statements or alter the time limits for notifying the Credit Union of any forgery, alternation, errors or objections.

In the event we pay an Item drawn on this Account, we may charge this Account the amount of such Item, even if the Item is presented more than six (6) months after its date.

If an Item is presented for payment and the amount of such Item exceeds the fully paid and collected share balance in this Account, we may assess this Account a charge (to be established from time to time by our Board of Directors) for the presentment of such Item regardless of whether or not the Item is paid.

You agree the Credit Union shall not be responsible for the acts or omissions of any other party selected in connection with this Account or the condition of any Item, draft or other Item handled under this account subject to the Credit Union's duty to exercise ordinary care.

POD Accounts

A Payable on Death (POD) Account is an instruction to the Credit Union that an Account so designated is payable to the owner(s) during the account owners' lifetimes, and upon the death of the last account owner, such POD account is payable to any named and surviving POD designated on your Signature Card. Accounts payable to more than one surviving beneficiary are owned jointly by such beneficiaries with rights of survivorship. Any POD designation must be unequivocal and accepted and acknowledged by us in writing. Furthermore, Any POD designation will apply only for the account to which that account card/signature card is directed. Notwithstanding the foregoing, any POD designation will not apply to Individual Retirement accounts (IRAs), which shall be governed by a separate beneficiary designation. The Credit Union shall at no time have any obligation whatsoever to notify any beneficiary of the existence of any Account or the vesting of the beneficiary's interest in any Account, unless required by law. Upon the death of the last surviving owner, payment to any beneficiary shall be valid and discharge us from any liability for such payment.

No beneficiary may pledge any part of the shares in this account as collateral for any loan or loans with us. Only the account owner(s) may pledge all or any part of the shares in this account as collateral for any loan or loans with us, and such pledge shall survive after the death of the account owner(s) and shall be superior to the rights of any beneficiary. The death of an account owner shall not affect the validity of any statutory or consensual liens created prior to the death of the account owner(s).

The Owner may remove from ownership in the account any or all beneficiaries. The beneficiary so removed shall have no interest, rights or privileges in and to the account or assets thereof. To be binding on the Credit Union, such revocation must be in writing and accepted by us.

Accounts for Minors

For any Account established by a minor, the Credit Union reserves the right to require the minor account to be a multiple owner Account with an owner who has reached the age of majority under state law who shall be jointly and severally liable to the Credit Union for any returned Item, overdraft, or unpaid charges or amounts in such Account. The Credit Union may make payments of funds in such account directly to the minor without regard to his minority. Unless a guardian or parent is an Account owner, the guardian or parent shall not have any right to access the Account.

The Credit Union has no duty to inquire of the use or purpose of any transaction by the minor or any Account owner. The Credit Union shall not change the Account status when the minor reaches the age of majority, unless authorized to do so in writing by any account owner.

Individual Retirement Accounts (IRAs)

Traditional, Roth and Coverdell Education IRA Accounts are available to applicable members. IRA Account provisions are governed by separate document(s) that will be provided at the time you open these type accounts.

Individuals under the age of 59 ½ may be subject to Internal Revenue Service penalties and payment of ordinary income taxes when withdrawing principal and dividends from a Traditional and Roth IRA Account. IRA Accounts may not be used as collateral for a loan.

Share Certificates and IRA Share Certificate Accounts

Nothing contained in this Agreement shall be construed so as to make the Share Certificate Account a demand deposit, and we reserve the right to require at least seven days written notice of an intention to withdraw any funds represented by a Certificate. This notice time may be increased according to our Bylaws or under applicable laws. You will receive a receipt for the funds deposited in the Certificate Account you establish with us. The receipt is merely evidence of your Certificate Account with us and is non-negotiable and non-transferable. Certificate Accounts may not be pledged, transferred or assigned to any party other than this Credit Union. Additional terms and conditions are disclosed in the Truth in Savings Section of this Agreement.

Money Market Accounts

You shall be permitted to establish a Money Market Account according to the terms of this section and other applicable provisions contained in this Agreement or by policy established by the Credit Union. You authorize us to honor your withdrawals and transfer requests against the funds in your Money Market Account. You agree that all provisions relating to Checking Account as stated herein, including, but not limited to, overdraft protection, shall apply to your Money Market Account, in addition to these rules. Please refer to the Dividend Rate and Fee Schedule to determine applicable fees and minimum balance requirements for this account.

Overdrafts

Although we are under no obligation to pay any Item that exceeds the fully paid and collected share balance in the Account, we may, at our option, pay such Item or permit the withdrawal even though the payment or withdrawal causes an overdraft in the account. Except as otherwise agreed to in writing, the Credit Union, by covering one or more overdrafts, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time. If the Credit Union decides to pay an item that overdraws your Account, you agree to immediately pay the overdraft amount plus a fee as disclosed in the Dividend Rate and Fee Schedule. In the event there is a negative balance, each signer on the Account and each Account Owner are jointly and severally liable for the negative balance, any fees incurred, and interest thereon. The Credit Union may charge the amount of the negative balance against any other account from which any of you, jointly or individually, are entitled to withdraw money, amounts or establish a credit advance pursuant to any credit agreement between you and the Credit Union

Stop Payments

You may request that we stop payment on an item in writing. This stop payment shall remain in effect until the earlier of (1) the withdrawal of the stop payment order by the account holder, or (2) six-months. For debit transaction stop payments the stop payment shall remain in effect until the earlier of (1) the withdrawal of the stop payment order by the account holder, or (2) the return of the debit entry. Your stop-payment order must be received at such time and in such manner as to afford us a reasonable opportunity to act on it prior to any other action being taken on the draft. You agree that in order for us

to have a reasonable opportunity to act, we must receive your stop-payment request at least two (2) business days before the draft is received by us for posting to your account. The term “*business day*” does not include any Saturday, Sunday, or federal holiday, even though our office may be open. We may charge you a fee for each stop-payment order you give.

The Credit Union reserves the right to refuse to honor any requests to stop payment of any Item for any reason consistent with good faith and the exercise of ordinary care. You agree that unless you give the correct Account number, Item amount and Item number the Credit Union assumes no responsibility for stopping payment. If the Credit Union credits your Account after paying an Item over a valid and timely stop payment order, you agree to assist the Credit Union if it takes legal action upon the Item. You agree to hold harmless and indemnify the Credit Union against all claims, costs, attorney’s fees, damages, and other expenses or losses that may be incurred by the Credit Union, its employees, or agents on account of a stop payment order. You do not have the right to stop payment on a cashier’s, teller’s check, certified funds, or any Item issued by the Credit Union.

Stale-dated Checks

We, at our full and complete discretion, may pay a check, other than a cashier’s, tellers or certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner described above.

Payment Order of Checks

Checks, drafts, transactions and other items may not be processed in the order that you make them or in the order that we receive them. We may, at our sole discretion, pay a check, draft or item, and execute other transactions on your Account in any order we choose. The order in which we process checks, drafts and other items may affect the total amount of overdraft fees that you may be charged.

Special Account Instructions

You may request the Credit Union to facilitate certain trusts, wills, or court-ordered account arrangements. However, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. The Credit Union shall not administer trust accounts. The Credit Union may, at its complete discretion, permit accounts to be owned by trusts on a case-by-case basis.

If you ask the Credit Union to follow any instructions that the Credit Union believes might expose it to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, the Credit Union may refuse to follow your instructions or require you to post a bond or some other protection. Each of you agrees to hold harmless and indemnify the Credit Union from any and all claims or losses that may arise out of any transaction pertaining to the account. Furthermore, the Credit Union has no responsibility to determine if the trustee, personal representative, administrator, or any other fiduciary has been duly appointed and qualified to act in that capacity, nor whether any transaction by a fiduciary involving such an account is in accordance with or authorized by applicable law or agreement. The Credit Union’s only obligation with such accounts is to act as a depository for the funds in the account. Account changes requested by you, or any other Account Owner, such as adding or closing an account or service, may be required to be in writing and signed and the same must be evidenced as accepted by the Credit Union at its discretion.

Deposits

Funds deposited in person to a Credit Union employee are considered deposited that day. Funds mailed to the Credit Union are deposited when received. Funds deposited in non-staffed depositories are considered received when removed from the depository, are processed and are confirmed pursuant to Credit Union procedures. If you make a deposit on a business day that we are open, we will usually consider that day to be the day of your deposit. All non-cash items credited to this Account will be credited conditionally, subject to final payment, and such items may be charged back from any Account in which you have an ownership interest or the right to withdraw, at any time until the proceeds thereof in money (U.S. Dollars) have been actually received by us. If any Item deposited in an Account is returned unpaid, you are jointly and severally liable to the Credit Union for the amount of the returned Item and any charges, regardless of who deposited the Item or benefited from the transaction. We shall not be obligated to notify you that an Item has been dishonored or not otherwise collected. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor any extra time beyond any midnight deadline.

The Credit Union will only be responsible for recognizing the identification of the drawer, payee, drawee, or financial institution on a draft deposited in the Account, the amount of the draft, and information contained in the magnetic coding of the draft. We will not be responsible for recognizing any conditions of payment contained on an Item deposited to or drawn on an Account, including, but not limited to, restrictive endorsements or postdated Items.

If you make a deposit, transfer, or payment at an unstaffed depository, you agree that the correct amount in the event of discrepancy between a written receipt or deposit slip will be the amount that we found in the envelope used to make the transaction.

Direct Deposits

We may offer direct deposit options allowing you to pre-authorize deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or transfers from your Accounts with us. You must authorize any such deposits or transfers by a separate authorization form. If you wish to cancel the direct deposit or pre-authorized transfer option, you must notify the depositing entity at least 30 days prior to the next scheduled date for any direct deposit or pre-authorized transfer. If we deposit any amount in your Account by mistake, you authorize us to deduct the amount from your Account at any time without prior notice.

Night Deposits

Each deposit placed in the night depository shall be contained in an envelope approved or supplied by us and securely locked/sealed. No article or container, other than the pouch approved/slip or supplied, shall be deposited in the night depository. The night depository is to be used only for the deposit therein of cash and checks, drafts or other items intended for deposit to your account. You expressly agree to accept as final and conclusive the record of the Credit Union as to what property was in the envelope when opened and the count of the Credit Union shall be final and binding.

Endorsements

Each of you appoints the other Account Owner(s) as your attorney-in-fact for any purpose including the power to deposit funds and indorse any Item payable to any Account owner. You authorize the Credit Union to supply any endorsement for you on any Item or other instrument tendered for your accounts. We are relieved of any liability in connection with collection of such Items that are handled by us without negligence, and we shall not be liable for acts of our agents, subagents or others, or for any casualty. You agree to indemnify us from any loss due to an endorsement or other writing placed on a check in an incorrect manner under the Federal Reserve's Regulation CC or other applicable laws or rules before it is accepted for deposit.

Electronic Storage of Documentation and Electronic Signatures

You agree that it is unnecessary for the Credit Union to retain the original of any document. You agree that the electronically stored image of any document is the original of that document, and that any document provided to you is a copy of that document. You agree that that Credit Union may rely upon an electronic version of your signature.

Actions by Legal Representatives

We are authorized to recognize the authority of any attorney-in-fact, guardian, custodian, trustee, or agent legally appointed by you or by a court of competent jurisdiction for the transaction of business on your Accounts. In doing so, we will have no duty to inquire as to the use or purpose of any transaction by any legal appointee.

In order to honor the appointment of an attorney-in-fact, we may require, at our full and complete discretion, such person to indemnify us for any loss, claims, or damages arising from our reliance on the appointment of the attorney-in-fact. You agree to allow us to forward any durable power of attorney presented to us to our attorneys for review and that any delay caused by such review is reasonable under the circumstances. We are not required to honor a non-durable power of attorney, pursuant to Fla. Stat. Section 709.08.

Dormant/Inactive Accounts

An Account may be considered dormant when there has been no activity other than dividend postings during the past twelve months. Unless prohibited by applicable law, the Credit Union may charge a fee for continuing to process your dormant/inactive Account as set forth in the Dividend Rate and Fee Schedule. You authorize us to transfer funds from another Account of yours to cover any service fees, if applicable. To the extent allowed by law, the Credit Union reserves the right to transfer the Account funds to an account payable and to suspend any further account statements.

If a deposit or withdrawal has not been made on the Account and the Credit Union has had no other sufficient contact with you within the period specified by state law, the Account will be treated as abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, the Credit Union has no further liability to you for such funds, and if you choose to reclaim such funds, you must apply to the appropriate state agency.

Termination of Account

The Credit Union may terminate your Account at any time without notice to you or may close your Account or apply for a new account if: (1) there is a change in owners or authorized signer; (2) there has been a forgery or fraud reported or committed involving your Account; (3) there is a dispute as to the ownership of the funds in the Account; (4) any share drafts are lost or stolen; (5) if there are excessive returned unpaid Items not covered by an overdraft protection plan; (6) if there has been any misrepresentations or any other abuse of any of your Accounts; or (7) if the Credit Union reasonably deems it necessary to prevent a loss to the Credit Union. You may terminate any single party account at any time by notifying the Credit Union in writing. The Credit Union reserves the right to require the consent of all multiple owner account owners for termination of a multiple owner account. As long as we act in a manner consistent with good faith and the exercise of ordinary care, we may refuse to honor any request to close your Account.

The Credit Union is not responsible for payment of any Checking Account withdrawal, or other Item after your Account is terminated; however, if the Credit Union pays an Item after termination, you agree to reimburse the Credit Union for the payment.

We have the right to terminate any Account and to terminate all of our liability hereunder by mailing a check or draft for the balance of this Account to the address on file of any Account owner. In the event of a dispute over the ownership of the Account, you authorize us to file legal action, including an interpleader, involving the funds into a court of competent jurisdiction for a determination of ownership. You authorize us to deduct our costs and expenses involved in filing the legal action, including attorney's fees, from the Account funds and to file the remaining sum with the court.

Termination of Membership

You may be denied services or expelled from membership for any reason allowed by applicable law, including causing a loss to the Credit Union. You may voluntarily terminate your membership at the Credit Union after giving notice of your intent to withdraw from membership and withdrawing all funds on deposit as legally required of the Credit Union.

Death of Account Owner

The Credit Union may continue to honor all transfers, withdrawals, deposits, and other transactions on the account until the Credit Union is notified in writing of a member's death. Once the Credit Union is notified of a member's death, the Credit Union may pay Items or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days unless the Credit Union receives instructions from any person claiming an interest in the account to stop payment of the share drafts or other Items.

You agree the Credit Union can require that anyone who claims funds in your Account after your death to indemnify the Credit Union for any losses actually or potentially resulting from honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any Account owner.

Set Off; Security Interest

You may not withdraw shares that are security on loans without written approval of a Credit Union Loan Officer, except to the extent that such shares exceed what you owe to us or which you are contingently liable to us. All accounts are not assignable and nontransferable to third parties, unless otherwise agreed to by us in writing.

You agree and acknowledge that, in the event of a failure to satisfy any outstanding financial obligation due and payable to the Credit Union, the Credit Union has a statutory lien, and by this document a consensual lien, against all the shares and dividends in any Account in which you have an ownership interest or the right to withdraw funds without regard to any statutory presumption regarding ownership, without the requirement that the debt be owed by such Account Owner, and regardless of who contributed the funds to the Account. The Credit Union may enforce this lien without any further notice to you, even if an overdraft, dishonor, or interest penalty results.

Notices

You agree to notify the Credit Union upon a change of address or name. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to the Credit Union. The Credit Union requires written notice of a change in address. If the Credit Union attempts to locate you, the Credit Union may impose a service fee.

Any written notice you give to the Credit Union is effective when it is actually received by the Credit Union. Any written notice the Credit Union gives to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any one Account Owner is considered notice to all Owners of the Account.

Changes to the Agreement

The Board of Directors may amend the terms of this Agreement, including but not limited to, the conditions, rules and procedures, from time to time. We will notify you of such changes if required by law. The changes will be effective on the date specified or as otherwise required by law.

You may not modify this Agreement without prior written approval from us. No representation or statement made by any employee of ours shall be binding upon us unless it is made in writing and signed by an authorized officer.

Miscellaneous Provisions

We reserve the right, at any time and at our complete discretion, to require you to give, in writing, not more than 60 days notice of intention to withdraw the whole or any part of the amounts so paid in by you.

You agree the Credit Union shall not be responsible for any delay in performance hereunder resulting from events beyond the Credit Union's control including, but not limited to, computer, transportation, communication or equipment failure, delays caused by another party, fire, flood, or other acts of God, war, or nature.

If we have to institute suit against you as a result of a breach by you in this Agreement or as a result of an overdraft, you agree to pay our costs of collecting the debt, including, but not limited to reasonable attorney's fees and court costs. You agree to hold harmless and indemnify the Credit Union, its employees, and agents from and against any and all loss, claim, or damages, including reasonable attorney's fees, that we may incur on your behalf, except as may be attributable to the Credit Union's lack of good faith or failure to exercise ordinary care.

The Credit Union reserves the right to waive any term in this Agreement. Any such waiver shall not affect the Credit Union's right to enforce any right in the future.

The paragraph headings are for convenience only and do not form a part of this Agreement. If any provision of this Agreement is deemed invalid, the rest of this Agreement will remain in full force and effect.

Arbitration

Any controversy or claim arising out of or relating to this Agreement and/or Account, except mortgage loans, shall be settled by binding arbitration. You further agree that any such arbitration shall take place in Broward County, Florida. Judgment upon any award rendered by the arbitrator may be entered by any court having jurisdiction thereof. The arbitrator shall determine the prevailing party, and the costs and expenses of the arbitration proceeding, including the arbitrator's fees, shall be borne by the non-prevailing party, unless otherwise required by law. Any and all arbitration under this contract will take place on an individual basis; class arbitrations and class actions are not permitted. **YOU FURTHER AGREE THAT YOU ARE WAIVING THE RIGHT TO TRIAL BY JURY AND TO PARTICIPATE IN A CLASS ACTION.**

Fair and Accurate Transactions Act Notice

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Governing Law

This Agreement is governed by the Bylaws of the Credit Union, federal law, Florida law and local clearinghouse rules as amended from time to time. To the extent permitted by applicable law, you agree that any legal action regarding this Agreement shall be exclusively brought in the county and state in which the Credit Union is located.

Merger

There are merged herein all prior and collateral representations, promises, and conditions in connection with the subject matter hereof. Any representation, promise, or condition not incorporated herein is unenforceable.

Funds Availability

This policy statement applies to “transaction” accounts. Transaction accounts are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft (checking) accounts are the most common transaction accounts.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. To determine when your funds are available, the length of hold is counted in business days after the day of deposit. Every day except Saturday, Sunday, or federal holidays is a business day. If you make a deposit before 5:00 p.m. EST (Eastern Standard Time) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 p.m. EST or on a day we are not open, we will consider the deposit on the next business day we are open. Availability does not guarantee ultimate collection of non-cash funds. Any dishonored item(s) will be charged back against any of your share, or share draft accounts.

The length of the delay varies depending on the type of deposit and is explained below:

Same-Day Availability

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next-Day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you

- Wire Transfers

- Checks drawn on Coral Community FCU

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash

- State and local government checks that are payable to you

- Cashier’s, certified, and teller’s checks that are payable to you

- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit

Other Check Deposits

The first \$200.00 from a deposit of checks will be available no later than the first business day after the day of your deposit for cash withdrawal and to pay checks you have written to others. The remainder generally will be available on the second business day after the day of your deposit for both of these purposes. For example, if you deposit a local check of \$700.00 on a Monday, \$200.00 of the deposit is available on Tuesday to pay checks to others and to withdraw as cash. The remaining \$500.00 is available on Wednesday for cash withdrawal and to pay checks you have written to others.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your Account. Those funds will be available at the time funds from the check we cashed would have been available to you if you had deposited it.

For example, if we cash a \$100.00 check for you, \$100.00 of the funds already in your Account will not be available until the second business day after the day we cashed the check.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another Account with us. The funds in the other Account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Cash withdrawal Limitations

We may place certain limitations on withdrawals in cash on the first business day after the day of deposit. In addition, a total of \$400 of other funds becoming available on a given day is available for withdrawal in cash at or after 5:00 P.M. on that day. Any remaining fund will be available for withdrawal in cash on the following business day.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period of time under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,000.00 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six (6) months.
5. There is an emergency, such as a failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than eleven (11) days after the day of your deposit.

Special Rules For New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic deposits to your Account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth (9th) business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury checks) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit.

Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same day as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time that it takes us to collect the funds from the financial institution upon which it is drawn.

Electronic Fund Transfers (EFTs)

The following terms and conditions will govern all electronic fund transfers (EFTs) initiated by you or anyone else you have given access to your Accounts, whether by telephone, automated teller machines (ATMs), Automated Clearing House (ACH) networks, or by any other electronic means. You agree to be responsible for all unauthorized EFTs made from your Accounts subject to limitations contained in applicable federal law. Those limitations on your liability for unauthorized EFTs are summarized later in this part. By signing the Signature Card, you request us to issue an access device and authorize us to issue one to you. You agree that any ATM or Debit Card issued to you remains our property and may not be transferred or assigned to anyone. Upon our request, you agree to return your ATM or Debit Card to us. Everyone who receives, signs, or uses an ATM Card or Debit Card issued under this Agreement must be a party to this Agreement. We may terminate access to EFTs or cancel your access devices at any time. The devices may not be used after we cancel them or after they have expired. If we do cancel, you agree to return your Card(s) to: Coral Community Federal Credit Union, 1930 N.E. 47 Street, Suite 120, Ft. Lauderdale, Florida, 33308.

Access to EFTs may be terminated by you by giving a written notice to us and returning the Card to us. Termination of the access device shall not affect the liability you incurred prior to termination. You must keep your share account(s) and Checking Account(s) open in order for your access to EFTs to remain valid. You agree to pay the current charges shown on our Fee Schedule and any future charges that may be approved by our Board of Directors for the use of EFTs. You authorize us to take any such fees from any account in which you have an ownership interest or right to withdraw.

We believe that the various means of accessing EFTs will prove to be reliable. However, certain means may not operate properly at all times. We, therefore, will not promise that our systems will always be available for your use. You promise not to attempt to make a transfer when a system tells you, or other circumstances give you a reason to believe that the system is closed, or is not operating properly due to a technical malfunction, or is otherwise unable to make the transfer you desire.

You agree that if we notice your accounts are being used more frequently than usual, or are having larger amounts withdrawn than are usually withdrawn, we may try to contact you to verify that the access device to the EFT has not fallen into the hands of an unauthorized user. If we do not reach you, we may, in order to attempt avoidance against possible losses, choose to invalidate your access device the next time it is used. If we do, in fact, invalidate your access device, it may be revalidated. Contact us for the particulars involved in revalidating the device. However, you understand that we have no obligation to keep up with how the account is usually used or to notify you if we notice unusual activity.

To initiate transactions via an ATM Card, Debit Card or our telephone response system, you must have a personal identification number (PIN). You agree not to tell your PIN to anyone, not to write the PIN on your Card or do anything else that would cause the Card or PIN to fall into the wrong hands.

LOST OR STOLEN DEBIT or ATM CARD

You agree also to tell us if you believe the Card or PIN has been stolen or lost by notifying us at **(954) 772-2330** and after hours at **(800) 500-1044**.

You agree that we are not responsible for providing security guards or other security measures at various ATM terminals unless required by applicable law.

You agree that the EFT system shall be used only for the type of EFTs we offer and to have access only to the accounts that we in advance have approved. If through some error the Card permits you to withdraw funds from an account that you should not be allowed to use, we may charge the amount involved to an account that you can use.

In addition to the terms and conditions listed above, you agree that any accompanying Electronic Funds Transfer Disclosure statement shall cover EFTs made by you. This Agreement and all transactions under this Agreement will be governed by Florida and applicable federal law.

Your Access Device and Electronic Fund Transfers

Account Access

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

1. Preauthorized deposits made directly from other persons into your Share and Checking Accounts
2. Preauthorized transfers made directly to other persons from your Share and Checking Accounts

ATM Transfers and Limitations

Your Credit Union's ATM Card(s) may be used at any ATMs owned by the Credit Union and any affiliate locations. 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 and offered on the systems. You may make:

1. Cash Withdrawal from Share/Savings and Share Draft/Checking Accounts
2. Transfers from Share/Savings to Share Draft/Checking Accounts
3. Transfers from Share Draft/Checking to Share/Savings Accounts
4. Transfers from Share Draft/Checking to Share Draft/Checking Accounts
5. Transfers from Share/Savings to Share/Savings Accounts
6. Obtain information about your Share/Savings and Share Draft/Checking Account balances

Some of these services may not be available at all terminals.

You may withdraw up to \$500.00 in cash per business day with your ATM Card from any one designated Account or a combination of your designated Accounts. You may not exceed \$500.00 per day in ATM Card transactions.

Types of ATM Card Point-of-Sale (POS) Transactions-You may access your checking or savings account(s) to purchase goods (in person), pay for services (in person), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. Dollar limitations for POS transactions are up to \$500.00 per day with your ATM Card from any one designated or a combination of your designated Accounts. You may not exceed \$500.00 per day.

Debit/Check Cards

Your MASTERCARD Debit/Check Card may be used to access your share draft checking or share savings account(s) or to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a merchant will accept, up to your available balance.

There is no limitation on the number of withdrawals. You may withdraw up to \$500.00 from any one Account or a combination of your designated Accounts in any one day, subject to the available balance in your Account and network access. Furthermore, you may not exceed \$500.00 in cash per business day from any one designated account or a combination of your designated account. Not all services are available, and the dollar limit may be different at some ATMs. For security reasons, there are other limits on the number and dollar amounts on point-of-sale terminals.

Electronic Check Conversions/Electronic Returned Check Fees

You may authorize a merchant or other payee to initiate an electronic payment from your share draft checking account using information from your check to pay for purchases or to pay bills. You may also authorize a merchant or other payee to initiate and electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Addendum for Card Agreements

If you have a MASTERCARD Debit Card, then the following changes apply to your agreement and disclosure:

Liability for unauthorized use. If you tell the Credit Union after learning of the loss or theft of the Card, your liability for unauthorized transactions using the MASTERCARD system is zero. For ATM transactions, Card transactions through a non-MASTERCARD network, MASTERCARD Commercial cards, or cards issued outside the United States, if you tell the Credit Union within two (2) days after learning of the loss or theft of the Card, your liability for unauthorized transactions is \$50.00 and \$500.00 if you do not tell the Credit Union within two (2) business days. If you do not tell us within sixty (60) days after the statement was mailed, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money had you told us in time. We may require you to provide a written statement regarding claims of unauthorized transactions. If we determine that you have been grossly negligent or fraudulent in the handling of your account or Card, your liability may increase. These rules do not apply to other electronic transfers. You agree the Card may not be used for any illegal transaction, including, but not limited to, unlawful gambling.

Using Call 24 and Making Telephone Transfers

You can access Call 24 and make automatic transfers on accounts subject to this Agreement by calling (954)771-0774 within the 954 or 305 area code or (877)633-2435 outside the 954 or 305 area code and following the step-by-step procedure on the card given at account opening. You will have to utilize your (PIN) and/or your social security number to access Call 24.

Telephone Response System

The PIN provided you for the Call 24 audio response system may be used with any Touch Tone 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 Withdrawn from Share Accounts
2. A Check Withdrawn from Share Draft/Checking Accounts
3. Transfers from Share Accounts to Share Draft/Checking Accounts and Loan Accounts
4. Transfers from Share Draft/Checking Accounts to Share Accounts and Loan Accounts
5. Account Balances and Deposits
6. Information on Electronic Funds Transfers (ATM card, Debit cards, etc.)
7. Information on Cleared Checks
8. Change your PIN

Smooth Sailing Online Access

You may access your account(s) by computer through the internet by logging onto our website at www.coralfcu.org and using your password, user name, and account number(s) to:

1. Transfer funds from checking to checking
2. Transfer funds from share draft/checking to share/savings
3. Transfer funds from share/savings to share draft/checking
4. Transfer funds from share/savings to share/savings
5. Make payments from share draft/checking to loan account(s) with us
6. Make payment from share draft/checking to third parties (Bill Pay)
7. Make payments from share/savings to loan account(s) with us
8. Get information about
 - a. the account balance of share draft/checking account(s)
 - b. deposit to share draft/checking account(s)
 - c. withdrawals from share draft/checking accounts
 - d. deposits to share/savings accounts
 - e. withdrawals from share/savings accounts

These rules govern the relationship between Coral Community Federal Credit Union (Credit Union) and each person authorized to use Smooth Sailing Online Access, the Credit Union's service which allows you to access your account via a personal computer.

1. Definitions:
 - "We," "us," or "our" means the credit union.
 - "You" and "your" means each person who has agreed with the disclosure or who uses Smooth Sailing Online Access with your consent.
2. You will notify us immediately if you believe your password for the Smooth Sailing Online Access service has been used without your consent, obtained or compromised in any way. We may suspend your access until a new password has been established.
3. We may at any time, at our discretion, suspend or terminate your access to Smooth Sailing Online Access if we believe you have compromised the confidential integrity of the service, caused the Credit Union a loss, or abused the service (including, but not limited to, remaining connected to the system for inordinate periods of time, etc.), without notice or liability. You may terminate this agreement at any time by notifying us in writing.
4. There is no fee assessed for Smooth Sailing Online Access's standard service.
5. We assume no liability due to your inability to access the Smooth Sailing Online Access service for any reason, including, but not limited to, communication problems or interruption, equipment failure, etc.
6. We accept no responsibility for omissions from any user guide related to this service, equipment failure or damage, computer viruses, or software damage which may occur as a result of your use of the Smooth Sailing Online Access service.
7. You are responsible for all charges assessed by communication companies, both local and long-distance, or other related companies.

Bill Pay

Bill Pay is a feature of Smooth Sailing Online Access that allows you to pay bills electronically. You control which bills are paid, the amounts paid, and when the money is deducted from your share draft (checking) account. These rules govern your selection and use of the Bill Payer feature.

1. You authorize the Credit Union to utilize a processor of our choice to provide this service to you on the Credit Union's behalf.
2. We reserve the right to refuse to make any payment and/or transfer.

3. Funds should arrive at your targeted vendor five (5) business days after the date designated by you in your payment instructions (payment date). The payment date is the date that the payment will be deducted from your share draft (checking) account. All payments must be scheduled for deduction from your Checking Account a minimum of **5 business days** prior to your vendor's payment date (not the late payment date). Subject to the terms and conditions of this Agreement, you authorize us, and any third party acting on our behalf, to choose the most effective method to process your payment, including without limitation, electronic, paper or some other draft means. For each properly instructed payment to an eligible vendor, you will receive a transaction confirmation number (confirmation number). The payment date indicated by you must be a business day (as defined in this document). If it is not, the payment date will be deemed to be the first business day after the date indicated. Unless you receive a confirmation number, we shall not be liable for any failure to make a payment, including any finance charge or late fees incurred as a result. It is also important that you allow a minimum of 5 business days from the payment date to the date the payment is due at your vendor. Because the payment processing time varies according to the particular vendor, you must become familiar with the payment processing time for each vendor you desire to pay, and allow the appropriate number of business days between the payment date that you schedule and your vendor's payment due date. In the event that you do not adhere to the obligations set forth in this Agreement, or you schedule a payment less than 5 business days before the due date required for a particular vendor, you will assume the full responsibility for all penalties and late fees and we will not be liable for any such charges or fees.
4. Except for those transfers which are completed immediately, you may cancel or modify a payment and/or transfer up to 10:00 p.m. EST on the same business day you schedule for payment and/or transfer to be deducted from your Checking Account.
5. If sufficient funds are not available in your Checking Account on the date you have scheduled a payment to be deducted, no payment will be sent. Instead, that transaction will result in a "Failed Payment." You will be required to make arrangements to pay the vendor by other means if a payment fails. In the event of repetitive failed payments, we reserve the right to terminate your subscription to the Bill Payer service. This termination may be without prior notice to you.
6. There will be a fee deducted from your account for each return item processed. Return items are payments that are rejected by the merchant or financial institution. Possible reasons for return items are: (1) item returned due to incorrect user account number, (2) item returned due to incorrect amount due, (3) item sent to incorrect vendor, or (4) item sent to incorrect vendor location.
7. The Credit Union shall have a lien or the right to impress a lien on your shares and deposits for sums due the Credit Union. Such a right will not apply to shares or deposits held pursuant to Individual Retirement Accounts, self-employed plans under the Internal Revenue Code, or any other deposits for which lien rights would disqualify said deposits from special benefits or preferences provided under the Internal Revenue code.
8. Stop Payments may only be requested on or after the date funds are withdrawn from your Checking Account. There will be a fee deducted from your account for each stop payment request, see current fee schedule for amount.
9. You agree to be bound by and comply with the requirements of the Disclosure and applicable state and federal laws and regulations.
10. You may cancel your subscription to the service upon notice in writing to the Smooth Sailing Online Access Administrator. You must allow 5 business days for processing of your cancellation notice. You will be responsible for all payments and/or transfers you have requested prior to termination and for all other charges, fees, and taxes incurred. You must cancel all outstanding payment and/ or transfer orders within the 5-day notification period. We will not be liable for payments and/or transfers not canceled or made due to your actions related to service termination.

Bill Payments

We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Disclosure and such creditors as you authorize. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your Checking Account for bill payment transfer by the designated cut-off time on the date you schedule for payment. We will process your bill payment transfer within the designated number of days before the date you are scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

There is no limit on the number of bill payments per day.

Business Days

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included. EFT systems are open 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 MASTERCARD Debit/Check 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/Check 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. These provisions for liability do not apply to transactions on, MASTERCARD or ATM or any other ATM transactions, or cards issued outside the United States.

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) 500-1044 or write us at Coral Community Federal Credit Union, 1930 NE 47 Street, Suite 120, Ft. Lauderdale, FL 33308.

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.

Summary of 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 one of our 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 (954) 772-2330 to find out whether or not the deposit has been made. You will receive a monthly statement, unless there are no transfers in a particular month. In any case, you will receive a statement at least quarterly.

Right to Stop Payment of Preauthorized Transfers

If you had told us in advance to make regular payments out of your Account, you can stop any of these payments. Here's how: Call us at (954) 772-2330 or write us at Coral Community Federal Credit Union, 1930 NE 47 Street, Suite 120, Ft. Lauderdale, FL 33308 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 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 (10) days before each payment when it will be paid and how much it will be. You may choose instead to get this notice only when a payment would differ by more than a certain amount from the previous payment, or when the certain amount would fall outside certain limits that you set).

Liability for Failure to Stop Payment of A Pre-authorized 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:

1. If, through no fault of ours, you do not have enough money in your Account to make the transfer;
2. If the ATM terminal where you are making your transfer does not have enough cash;
3. If the ATM terminal was not working properly and you knew about the malfunction when you started the transfer;
4. If your transfer would go over the credit limit on your credit line;
5. If circumstances beyond your control, such as fire or flood, prevent the transfer, despite reasonable precautions that we have taken;
6. If the funds in your Account are subject to a court order or other restriction preventing the transfer; and
7. There may be other exceptions stated in our agreement with you.

In Case of Errors or Questions About your Electronic Transfers

Telephone us at (954) 772-2330 or write us at Coral Community Federal Credit Union, 1930 N.E. 47 Street, Suite 120, Ft. Lauderdale, Florida, 33308 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:

1. Your name and Account number,
2. A description of the error or the transfer you are unsure about and an explanation of why you believe it is an error or why you need more information, and
3. 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, 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/Check Card point-of-sale transaction, we will re-credit your account within 5 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 10 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. You may ask for copies of the documents that we used in our investigation.

Notice of ATM/Night Depository Precautions

- ◆ Remember, there is safety in numbers. Whenever possible, have another person accompany you when using an ATM machine.
- ◆ Before approaching an ATM or Night Depository, be alert for any suspicious persons or circumstances. Should you observe or otherwise feel uneasy or uncomfortable with your surroundings, leave the scene at once. Return at a later time or use another ATM. Report the suspicious circumstances to law enforcement authorities.
- ◆ Be ready to transact business at an ATM or Night depository. Where possible, prepare your transaction documents (i.e. deposit ticket) in advance.
- ◆ Memorize your Personal Identification Number (PIN). Do not write your PIN on the Card or leave your PIN in your wallet or purse. Protect the secrecy of your PIN. Do not lend your Card or PIN to someone else.
- ◆ Keep your card in a safe place. Treat your Card as you would cash. Report a lost or stolen Card to us at once by calling (954)772-2330.
- ◆ Prevent others from seeing you entering your PIN. Shield the transaction area with your body or hand.
- ◆ Mark each transaction in your Account register. Keep your receipts and compare them against your account statements.
- ◆ Be aware for con games. If anyone asks you to withdraw money for any reason, leave the area and contact the proper authorities.
- ◆ Upon completing your transaction, retrieve your Card and receipts, and leave the area at once. Do not count or otherwise visually expose any money received from the ATM.
- ◆ Continue to observe your surroundings for any suspicious persons or circumstances such as anyone following or approaching you.
- ◆ Always maintain a safe distance between you and any stranger. If you believe that you are being followed, you should go to the nearest place where there are people and contact law enforcement authorities.

The above disclosure is required to be given pursuant to Florida Statutes, Section 655.963. It is not intended to create any rights or duties as between the parties. The guidelines contained herein are not all inclusive. Users of ATMs should utilize such other precautions as may be appropriate under the circumstances.

Termination of EFT Services

You may terminate any EFT service under this Agreement at any time by notifying the Credit Union in writing and stopping your use of your Card and any access code. You must return all Cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payments transfers has been revoked.

The Credit Union may also terminate this Agreement at any time by notifying you orally or in writing. If the Credit Union terminates this Agreement, it may notify any participating merchants that authority to make bill payments transfers has been revoked.

The Credit Union may also terminate any EFT service under this Agreement at any time by notifying you orally or in writing. If the Credit Union terminates any EFT service, it may notify any participating merchants making preauthorized debits or credits to any of your Accounts that the Account has been terminated and that the Credit Union will not accept any further preauthorized transaction instructions. The Credit Union may also program its computer not to accept your Card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFTs made prior to termination.

Truth in Savings

Account Fees

You agree to pay certain account fees in accordance with the Dividend Rate and Fee Schedule. The Credit Union may charge a fee and/or stop paying dividends on dormant and inactive accounts. You agree that the Dividend Rate and Fee Schedule may be amended from time to time by our Board of Directors. The Dividend Rate and Fee Schedule and any amendments to it are hereby incorporated as part of this Agreement.

Dividends

The Account Dividend Rates and the corresponding Annual Percentage Yields (APY) disclosed on the Dividend Rate and Fee Schedule is set by our Board of Directors prospectively and is subject to change each dividend period.

For all Savings, Coral and Lighthouse Checking, Money Market, Holiday and Island Club Accounts, dividends are calculated on the average daily balance method, which applies a period rate to the average daily balance in the account each period and divides that figure by the number of days in the period. Dividends will begin accruing for non-cash items (e.g. checks) no later than the day we receive provisional credit for the Item.

If you close any account, other than a Certificate of Deposit or IRA Certificate, before accrued dividends are credited, accrued dividends will not be paid.

For Coral and Lighthouse Checking, Money Market dividends are compounded daily and are credited on the last calendar day of each month. Example: The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

For Savings, Holidays and Island Savings, dividends are compounded quarterly. Dividends will be credited to your account every quarter. Example: The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend period follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

Minimum Balance Requirements

To determine the minimum balance requirements for a certain type of account, see the Dividend Rate and Fee Schedule. The par value of a regular share in this Credit Union is \$5.00.

Transaction Limitations

Except for your Checking Account, you may not make more than six (6) withdrawals or transfers to another Credit Union Account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction during any statement period. No more than three (3) of the six (6) transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you entered the transfer limitations set forth above in any statement period, your Account may be closed by us or subject to any excess share withdrawal fee implemented by our Board of Directors, or the Credit union may refuse to honor any additional item presented for payment which exceeds the transaction limitations and return the excess items unpaid and marked "Refer to Maker."

Share Insurance

Accounts are federally insured up to at least \$250,000 by the National Credit Union Share Insurance Fund subject to federal laws and regulations.

Courtesy Pay

This service allows us to pay an item presented against your checking account even if it causes the account to become overdrawn.

Courtesy Pay may provide certain account holders in "good standing" with the ability to overdraw their checking account up to \$750.00. The Courtesy Pay limit includes any overdraft fees assessed.

If the account has been maintained in good standing, defined as: (A) Making regular deposits sufficient to cover transactions; (B) Bringing the account to a positive balance at least once every thirty days or less, and (C) There are no legal orders outstanding on your account, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Courtesy Pay charge(s). Whether we pay or return an item, your account will be assessed a fee, either as a Courtesy Pay charge or a Non-Sufficient Funds (NSF) charge but you will not be charged both fees. See Fee Schedule for current fee being charged. Although, you are not charged for using Courtesy Pay unless you have an overdraft, you may opt-out at any time. If you do not want us to pay your overdrafts, you must "opt-out". If you receive a direct deposit social security or other federal benefit check, you must opt-out if you do not want us to apply those funds to repay and overdraft. To opt-out you must do so in writing with an opt-out form provided by the credit union. An opt-out form may be obtained from any one of our branches.

Overdraft Fee Transaction Categories: The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or any other electronic means.