

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on your VISA statement after the notation "send inquiries to" or similar wording. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your checking or share account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we reported you to that the matter has been settled between us when it is final.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

(a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and

(b) The purchase price must have been more than \$50.00. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

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ELECTRONIC FUND TRANSFER SERVICE (EFTS) DISCLOSURES

These disclosures apply to your use of the Classic VISA Credit Card at Coastal ATMs, STAR or PLUS Automated Teller Machines and other ATMs that may, in the future, become accessible. Other EFT services available from your Credit Union are the subject of additional disclosures, particularly as to availability of transfers and limits on transfers.

A. LIABILITY DISCLOSURE:

Tell us AT ONCE if you believe your Card or Personal Identification Number (PIN) has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum Unsecured Line(s) of Credit. If you tell us within two business days, you can lose no more than \$50 if someone used your Card and/or PIN without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your Card or PIN, and we can prove that 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. Also, if your statement shows transfers that you did not make, 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 will extend the time periods.

B. TELEPHONE NUMBERS AND ADDRESSES TO BE NOTIFIED IN EVENT OF UNAUTHORIZED TRANSFER:

If you believe your Card or Personal Identification Number has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at 1-800-868-4262, or write Coastal Federal Credit Union, PO Box 58429, Raleigh, NC 27658-8429.

C. BUSINESS DAY DISCLOSURE:

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

D. TYPES OF AVAILABLE TRANSFERS AND LIMITS ON TRANSFERS AT ATMs:

1. Account Access:

You may use your Card and Personal Identification Number to:

- Withdraw cash from your Regular Share, Checking Account, Money Manager Account, or Christmas Club (Oct. 1 thru Dec. 31 only).
- Make Deposits to your Regular Share or Checking Account.
- Transfer funds between your Regular Share or Checking accounts.
- Make a check or cash loan payment to any loan account.
- Make a transfer payment from your Share or Checking account to any loan account.
- Obtain a loan advance against any authorized line of credit.
- Check account balances.

The STAR and PLUS Network supports balance inquiries, cash withdrawals from Saving and Checking accounts, transfers, and VISA line-of-credit advances. Some of these services may not be available at all terminals.

2. Limitations on Frequency of Transfers:

You may make as many cash withdrawals or transfers from our terminals as you wish during the day except that you may not make more than three consecutive access attempts using an incorrect PIN.

3. Limitations on Dollar Amounts of Transfers:

- You may withdraw or make a VISA cash advance up to \$500 per day from Credit Union ATMs and from STAR and PLUS machines.
- The Credit Union may refuse any line-of-credit advance request.

4. Other Limitations:

- Deposits and loan payments made by check or cash will not be reflected in your balance and will **NOT** be available for withdrawal until verification is made by Credit Union personnel.
- All transactions made through automated teller machines will be subject to the rules, regulations, by-laws and/or operating procedures of the Credit Union.

E. DISCLOSURES OF CHARGES AT ATMs:

We may charge you two times the postage rate for any month in which an electronic funds transfer occurs against the share account only.

PLUS Charges. If you perform a balance inquiry, cash withdrawal, or VISA line-of-credit advance transaction, you will incur a One (\$1.00) Dollar per transaction charge.

Credit Union ATMs or STAR Machine Charges. You are allowed up to five free transactions (*i.e.*, cash withdrawal or VISA line-of-credit advance) per calendar month, after which the charge per transaction will be One (\$1.00) Dollar. All balance inquiries will be One (\$1.00) Dollar.

Fees at Foreign ATMs. When you use an ATM not owned by Coastal FCU, you may be charged a fee by the ATM operator (or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

F. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES:

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

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

G. YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS AT ATMs:

Terminal Transfers: You can get a receipt for each transfer to or from your account that was made at automated teller machines. You can get the receipt when the transfer is made.

Periodic Statements: You will get a monthly Checking Account statement. You will get a monthly statement for your regular Share Account for each month in which there were electronic funds transfers made at an ATM using your Classic VISA Credit Card. You will get a statement at least quarterly for your Regular Share Accounts.

H. DISCLOSURE OF 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, or
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken, or
- If the transfer would go over the credit limit on your line of credit, or
- If the automated teller machine where you are making the transfer does not have enough cash, or
- If the terminal was not working properly and you knew about the breakdown when you started the transfer, or
- There may be other exceptions stated in our agreement with you.

I. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Telephone 1-800-868-4262, or write Coastal Federal Credit Union, PO Box 58429, Raleigh, NC 27658-8429. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain (if you can) why you believe it is an error or why you need more information.
- Tell us 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 ten (10) business days. We will tell you the results of our investigation within ten (10) business days and will correct any error promptly. If we need more time, however, we may instead take forty-five (45) days to investigate your complaint or question. If we decide to do this, we will recredit your account within ten (10) business 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 we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents used in our investigation.

Coastal Federal Credit Union

VISA Classic Agreement/Disclosure Statement



www.COASTAL24.com
(800) 868-4262

In compliance with requirements of the Federal Truth in Lending and Fair Credit Billing Acts, this Credit Union makes the following disclosure of credit terms applicable to the use of your **Classic VISA** Credit Card. Additional disclosures are made in accordance with the Electronic Fund Transfer Act.