

## **COASTAL FEDERAL CREDIT UNION**

### **Electronic documents (e-Docs) Agreement/Disclosure**

**YOU WILL RECEIVE ELECTRONICALLY DOCUMENTS AND OTHER INFORMATION, INCLUDING DISCLOSURES REQUIRED BY THE ELECTRONIC FUNDS TRANSFER ACT (EFT) or REGULATION E AND OTHER LAWS.**

**READ THIS NOTICE CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.**

In this Agreement/Disclosure Statement the following words have the following meanings. The words "we", "us", "our" and "Credit Union" refers to the Coastal Federal Credit Union. The words "document(s)" and "e-Docs" refer to our periodic account statement, notices, letters and tax forms. The words you and your mean all of those who acknowledge, sign, activate, accept, use, retain or authorize the use of our e-Docs.

By acknowledging this agreement you are electing to retrieve your documents electronically. You agree to have your Coastal Federal Credit Union documents, and all related disclosures and agreements produced electronically. You also agree to the terms and conditions set forth in this Agreement/Disclosure.

You acknowledge and agree that, by your documents being delivered electronically, you will not receive paper documents. You acknowledge and agree that, if the credit union in its judgment believes that the transmission of your document(s) electronically is no longer viable, or that any such transmission may give rise to security or operational concerns, the credit union may cease the electronic delivery of your documents and provide you with paper documents in lieu thereof.

You acknowledge that you will be able to retrieve your documents electronically through the use of a personal identification number (PIN) or through the use of a user id and access code in Digital Banking Services. You acknowledge that, if you disclose your PIN or Digital Banking user id and access code to anyone else or if your information is lost or stolen, third parties may be able to access your credit union e-Docs. You agree to keep your information in a place of safekeeping, and you agree that the security of information to access e-Docs will be your responsibility at all times. You agree to immediately notify the credit union if you believe that your access information to e-Docs has been lost or compromised. You agree that the credit union will not be liable for any loss caused by the authorized or unauthorized use of your PIN or user ID and access code by any third party to access your e-Docs. You agree that the credit union will not be liable for any loss arising out of your use of e-Docs. Further, you agree that the credit union will not be liable for any loss arising out of your use of e-Docs under any circumstances if you fail to observe the procedures and the recommendations set forth under the Coastal e-Docs Procedures.

You acknowledge and agree that the e-mail address you provide to the credit union is accurate. You acknowledge and agree that you will promptly update any change to your e-mail address within the on-line system or provide written notification to the credit union of any change.

You acknowledge that you have a computer that meets the minimum system requirements set out in the procedures, and that you have a printer or have access to a printer with the ability to download information in order to keep copies of your e-Docs for your records.

#### **COASTAL E-DOCS PROCEDURES**

**How to use Coastal e-Docs:** Generally you will receive an e-mail shortly after each document is available letting you know that your document is ready for viewing. Once you access e-Docs through our digital banking site at Coastal24.com, you can navigate through e-Docs by clicking the selecting the statement, notice, letter or tax form to review.

**To receive paper documents:** Access our digital banking site at Coastal24.com. Enter your User ID and password, and click the Submit button. Under the Accounts tab select the e-Docs tab. Select e-Docs Preferences to manage delivery options. Then select the paper radial button. Click Save Preferences. The next business day your account will be coded to receive your documents as paper according to the documents print cycle. By selecting to receive your documents as paper your account will begin on the next periodic statement cycle to be assessed a monthly statement fee. Refer to the Fee Schedule for the per periodic account statement cost. Your account will not be charged a fee for notices, letters or tax forms.

**To update your e-mail address:** Access our digital banking site at Coastal24.com. Enter your User ID and password, and click the Login button. Under the Accounts Services select Change Email Address in User Profile. Authenticate your identity and then enter your new email address. Then click Update. The e-mail address will be updated for any communication from us. Your e-mail address must be accurate or you will not receive notification your documents are ready for viewing.

Browser Support for e-Docs:  
Internet Explorer 8 and higher  
Firefox 7 and higher  
Chrome 15 and higher  
Safari 3.2.2 and higher

General guidelines for all browsers require that you add a popup blocker exemption for [mdg.e-statement.com](http://mdg.e-statement.com). Requires an Adobe Reader and the preferences must be updated as follows, select browser to control webpage embedded PDF documents as the default setting.

If you do not wish to retrieve your documents electronically, simply cancel this document before accepting or clicking agree and we will continue to produce paper documents for you via the US mail.

In addition, you authorize Coastal to obtain consumer reports from one or more consumer reporting agencies (credit bureaus, ChexSystems, etc.) for approval of this request, and to determine your eligibility for products and services offered by Coastal.