

Online Banking & eStatement Disclosure

Retain for your Records



Since 1927

Coast Line Credit Union

Great Neighbors. Great Service.

DISCLOSURES and AGREEMENT: This Agreement governs Online Banking & eStatements and related e-services, provided by Coast Line Credit Union. Please read it carefully. In this Agreement, the words "you," "your" and "yours" mean each and every person who utilizes the services. The words "we," "us," "our" and "Credit Union" mean Coast Line Credit Union. The primary owner of this account agrees to share any and all disclosures regarding the use of this service with any and all authorized signors who utilize it. The words "The Service" refer only to those electronic and related services listed as follows:

- Online Banking
- eStatements
- Cleared Check Images
- Mobile Banking

AGREEMENT: You agree to all rules and regulations affecting the use of your Personal Identification Number (PIN) and the services provided by us for your convenience. **Personal Identification Number (PIN):** Your PIN will be your "remote banking signature." You are responsible for maintaining its confidentiality. You should make every effort to safeguard your PIN to prevent unauthorized use and to report any loss or theft accurately.

ACCOUNT ACCESS: Upon acceptance and approval of your application by the Credit Union for The Service, you may access your account at any time, seven days a week, twenty-four hours a day via the Internet whenever the system is not off-line for routine scheduled maintenance or other issue. Using standard PC telecommunications software or other Internet access, and your own personal identification information, you may obtain account balance and history information, transfer funds to and from any of the sub-accounts existing under your primary account number, and view check images. You may further apply within the service for access to eStatements, replacing your mailed, paper account statements with an electronic version which may be printed at your leisure.

JOINT ACCOUNTS: We issue a Personal Identification Number (PIN) only to the primary account holder. You may make transfers to any other account on which you are a joint owner, but cannot transfer from those accounts. Once your Coast Line Online Banking account is activated, we may act on the verbal, written or electronic instructions of any authorized signor on that account including but not limited to PIN resets, access record requests, and security question resets.

CHECK WITHDRAWAL REQUESTS: You may request a check withdrawal from the following sub-accounts: Share, Checking, and Money Market (MMA). We issue check(s) payable to the member-owner and all joint account holders separated by the word "or" (i.e. John Smith or Joan Smith). We mail check withdrawals to the address listed on our computer system during the next business day after the request.

ACCESS LIMITATIONS: Coast Line reserves the right to limit the amount of on-line access time per month or per session.

FEES AND SERVICE CHARGES: Currently there are no service charges to use the Online Banking service. Please refer to the [Rate & Fee Schedule](#) for more information. All standard fees (i.e. overdraft, etc.) set forth in your Membership Account agreement applies. We reserve the right to institute charges for Coast Line Online account access or transactions in the future, but only after written notification to you at least 30 days in advance.

YOUR RIGHT TO RECEIVE DOCUMENTATION: All of your Online Banking account activity will appear on your regular account statement as an Online Banking item. The Credit Union will not provide separate documentation of this activity. You may print the confirmation of each transaction from your computer screen or record the transaction confirmation number for your records.

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OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS: If we do not complete a transfer to or from your account on time or in correct amount according to our agreement with you, we will be liable for your losses or damages as required by Federal law. However, there are some exceptions. We will not be liable:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on a loan (if you have overdraft protection in place).
- If Online Banking was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as war, fire, flood or other act of God) prevent the transfer, despite reasonable precautions that we have taken.
- If the funds in your account are subject to a court order or other restriction preventing the transfer.
- If your account is not in good standing, due to, but not limited to delinquent loans, negative account balances, etc.
- There may be other exceptions stated in our agreement with you.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS: If you permit someone other than yourself to use your Online Banking access, all transactions are considered to be authorized by you and you are liable for this transaction. Tell us immediately if you believe your PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses to a minimum. You could lose all the money in your account(s). If you tell us within two business days, you can lose no more than \$50.00 if someone used your PIN without your permission.

If you DO NOT tell us within 2 business days after you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.00. If your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If you believe your PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact Member Services immediately as directed below.

ERROR RESOLUTION: In case of errors or questions about your electronic transfers, call or write to us immediately. Contact us if you think your statement, receipt is wrong, or you need more information about an item listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the first statement on which the problem or error appeared.

Your inquiry must include:

- Your name and account number
- Describe the error or transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information; and
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send in your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error to give you full use of the money while we complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 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 complete our investigation. You may ask for copies of documents that we used in our investigation.

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CONFIDENTIALITY: The Credit Union will ONLY disclose information to third parties about your account:

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

INACTIVE ACCOUNTS: If you sign up for Online Banking and do not use it for a consecutive 12 month period, the Credit Union reserves the right to dis-enroll you from this service.

BUSINESS HOURS: Monday through Wednesday and Friday: 8:30 AM-4:00 PM, Thursday 10:00 AM-6:00 PM (excluding holidays)

E-STATEMENTS ADDENDUM

ELECTRONIC STATEMENT: You are automatically signed up to access electronic statements when you are given access to home banking. To finalize the process, you must apply within home banking by following the instructions provided.

NON-ELECTRONIC STATEMENT: You have the right to have your statement provided or made available to you in paper or non-electronic form. You may print your electronic statement from within home banking. In order to obtain a paper copy of your electronic statement from your Credit Union, contact Member Services. You may be charged a fee for each copy. Please see the [Rate & Fee Schedule](#) for more information.

WITHDRAWAL OF CONSENT: You have the right to withdraw your consent to have your statements provided in electronic form, and to begin to receive paper statements mailed to you. There may be fees in the event you withdraw your consent. Please see the [Rate & Fee Schedule](#) for more information. To withdraw consent you must contact Member Services either orally or in writing.

DURATION OF CONSENT: Your consent to have your statements provided electronically applies for each statement provided after we have received your consent and will continue until you withdraw your consent in accordance with the paragraph above of this Agreement, or when you disenroll, or are disenrolled, from home banking.

ACCURATE AND UPDATED INFORMATION: In order to obtain your statements electronically, you must provide the Credit Union with an accurate email address. If the email address you provide is not accurate, the Credit Union assumes no liability for sending the statement notification to such address. If the email address you provide is not deliverable, the Credit Union will provide your statements via U.S. mail to your address according to the Credit Union's records. If you change your email address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated email address or other information, you must contact Member Services three business days before the last day of the month to give us time to affect the change.

AMENDMENTS OR CANCELLATION: We may amend or cancel your Online Banking privileges at any time, without notice or cause. You may cancel this Agreement at any time by providing written notice to us that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect your existing liability to us. In that event, all rights and obligations for any transaction(s) that occurs before the credit union receives notice of the cancellation shall be determined by this agreement.

MISCELLANEOUS: All credits for items are provisional and accepted subject to the provisions of the Uniform Commercial Code. Except as governed by the Federal Law, this agreement shall be construed and governed in accordance with the laws of the State of Maine.



MOBILE BANKING ADDENDUM

The following terms and conditions apply to the Mobile Banking service.

1. Mobile Banking is offered as a convenience and supplemental service to our Online Banking services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your account information, transfer funds, and conduct other banking transactions. To utilize the Mobile Banking service, you must be enrolled to use Online Banking.

We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through Mobile Banking. We also reserve the right to modify the scope of the service at any time.

We may offer additional Mobile Banking services and features in the future. Any such added Mobile Banking services and features will be governed by this agreement and by any terms and conditions provided to you at the time the new Mobile Banking service or feature is added and/or at the time of enrollment for the feature or service, if applicable. From time to time, we may amend these terms and modify or cancel the Mobile Banking services we offer without notice, except as may be required by law.

Mobile Banking may not be accessible or may have limited utility over some network carriers. In addition, the service may not be supportable for all devices. The credit union cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or "out of range" issues. Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.

2. Use of Service. You agree to accept responsibility for learning how to use Mobile Banking and agree that you will contact us directly if you have any problems with Mobile Banking. We may modify the service from time to time at our sole discretion. In the event of any modifications, you are responsible for making sure you understand how to use Mobile Banking as modified. You also accept responsibility for making sure that you know how to properly use your device and we will not be liable to you for any losses caused by your failure to properly use the service or your device.

3. Other Agreements. You agree that, when you use Mobile Banking, you remain subject to the terms and conditions of your existing agreements. The credit union, except as expressly otherwise stated herein; and with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us.

Any deposit account, loan or other banking product accessed through this service is also subject to the Membership and Account Agreement, Electronic Funds Transfer Agreement and Disclosure, Online Banking Agreement, Account Rate and Fee Disclosures, and your loan agreements. You should review the account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

4. Permitted Mobile Banking Transfers: Transactions in Mobile Banking are subject to the terms and limitations disclosed in the Membership and Account Agreement, Electronic Funds Transfer Agreement and Disclosure, Account Rate and Fee Disclosures, and your loan agreements. You may transfer or withdraw up to the available balance in your account at the time of the transfer, except as limited under this agreement or your deposit or loan agreements. The credit union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may process transfers that exceed your available balance at our discretion. If we process the transfer and unless your overdraft protection is provided via an Overdraft Line of Credit, you agree to cover any overdraft amount plus any applicable fees. We may limit the type, frequency and amount of transfers for security purposes and may change or impose the security limits without notice, at our option. You agree to confirm the completion of each transfer in your account balance and transaction history before withdrawing transferred funds.



5. You represent and agree to the following by enrolling in Mobile Banking or by using the Service:

a) Account Ownership/Accurate Information. You represent that you are the legal owner of the accounts and other financial information which may be accessed via Mobile Banking. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Mobile Banking. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You represent that you are an authorized user of the Device you will use to access Mobile Banking.

b) User Security. You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide your username, password or other access information to any unauthorized person. If you permit other persons to use your Device, login information, or other means to access Mobile Banking, you are responsible for any transactions they authorize and we will not be liable for any damages resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Account.

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

c) User Conduct: you agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Mobile Banking to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to Mobile Banking; (i) interfere with or disrupt the use of Mobile Banking by any other user; or (j) use Mobile Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

d) No Commercial Use or Re-Sale. You agree that the Service is only for the personal or business use of individuals authorized to access your account information. You agree not to make any commercial use of Mobile Banking or resell, lease, rent or distribute access to Mobile Banking.

e) Indemnification. Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless the credit union, its affiliates, officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from (i) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the service; (ii) your violation of any law or rights of a third party; or (iii) your use, or use by a third party, of Mobile Banking.



CONTACT INFORMATION: ATTN: Member Services
 Coast Line Credit Union
 333 Cottage Road, South Portland, ME 04106-3919

Telephone: (207) 799-7245 · Fax: (207) 799-9329
E-mail: info@coastlinecu.com

***Electronic mail is not secure, and confidential or personal information should not be communicated in this manner.**

LIABILITY DISCLOSURE: By applying for Online Banking, you agree to accept responsibility for protecting the integrity of your Password, Security Question and Answer, and Challenge Questions and Answers, as applicable. In order to help prevent unauthorized transactions and/or account access, you also agree to ensure the security of the computer you own and/or use to access the Coast Line Credit Union Online Banking. By securing the computer you own and/or use, we specifically mean installing anti-virus software, a firewall and spy ware detection software on your computer, and keeping this security software current; or verifying that the above security software has been installed and is current. You also agree that Coast Line CU may revoke Online Banking if unauthorized account access and/or transactions occur as a result of your negligence in safeguarding the Password, Security Question and Answer, and Challenge Questions and Answers, and for ensuring the security of the computer you own and/or use to access the Coast Line Credit Union Online Banking, as described above.

Edited April 27, 2014

ONLINE BANKING LOGIN DIRECTIONS (Two options for first-time users)

1. Visit our website: www.coastlinecu.com and select "Enroll Now" under the Online Banking Login; then follow registration steps (below)
2. Or enter this URL in your browser: <https://coastline.cuview.net/User/AccessSignup/Start> and select "Register"; then follow registration steps (below)
 - REGISTRATION Step 1 of 7: Enter your Coast Line CU primary share account number; Enter the last 4 of your social security number; Enter your birthday and Type "YES".
 - Step 2 of 7: Print a copy of the "[Online Disclosure](#)" for your records.
 - Step 3 of 7: Select a [Username](#) and select a [password](#) (confirm).
 - Step 4 of 7: Request that a Passcode be sent by clicking "[Send Passcode](#)"
 - Step 5 of 7: Retrieve the 6 digit passcode from your email account. Enter the passcode in the [Registration Passcode](#) box then click "[Confirm Passcode](#)".
 - Step 6 of 7: Select [three Security Questions](#) and answers (not case sensitive).
 - Step 7 of 7: Create a "[security phrase](#)" and select a desired security image. The phrase and image will be presented to you each time that you log on to online banking to ensure the authenticity of the session.

eSTATEMENT ENROLLMENT DIRECTIONS

In order to access this service, you will need to log into Online Banking. Once you have logged into your online account, proceed with the following steps:

- Click on the eStatements tab
- Enter your current email address to receive a monthly email notification, letting you know your statement is ready to view online, and click continue.
- Read the disclosure, verify that your email address is correct, and click on continue.
- Click the eStatement link to continue. (A new page will pop-up so be sure that any and all pop up blockers on your computer are turned off or be sure to allow pop-ups for our page.)
- Once the pop-up page loads, verify your email address again and click accept.

Once you have completed this action, you will have immediate access to your eStatements and will no longer receive paper statements. To access your online statement, click on the eStatement link.

Please contact any Member Service Representative by dialing (207) 799-7245 or 1-800-582-9294 for Member Services. You may also email: info@coastlinecu.com.