



**CENTRAL COAST**

FEDERAL CREDIT UNION

*Community Minded.™ Just Like you!*

*MEMBERSHIP  
DISCLOSURES*



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## PRIVACY STATEMENT

Central Coast Federal Credit Union is committed to protecting the privacy of all our members. We value the trust you place in us, and we pledge to keep your personal information and financial records safe, secure, and confidential in keeping with our own service standards and with state and federal laws.

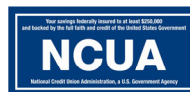
We believe it is important that you understand our commitment to you. Please read further to learn how we collect and disclose your non-public personal information and how you can limit what information we share about you. “Non-public personal information” means any personally-identifiable financial information about you that is not available to the general public, such as your Social Security Number or account numbers.

We may place “cookies” on a computer or other device type to track a visitor’s use of our site. A cookie is a piece of data that is stored on your hard drive. It takes up very little room on your system and helps us to customize our site and make its navigation easier for you. You can set your web browser to inform you when cookies are placed on your computer or to prevent them from being placed. However, if you choose to prevent cookies from being placed, some of our web banking functions may not work properly on your computer or mobile device. Unless you register with us for a service (such as our Online Banking service), the cookies do not provide us with any personally identifying information about you, such as your name, address or login information.

We may also use anonymous identifiers which are random strings of characters used for the same purpose as cookies on platforms, including certain mobile devices, where cookie technology is not available.

831-393-3480  
Routing #321172374  
www.centcoastfcu.com

Federally Insured by NCUA / Equal Housing Lender



## PRIVACY DISCLOSURE

Updated 3/27/18

FACTS	WHAT DOES <b>CENTRAL COAST FEDERAL CREDIT UNION</b> DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security numbers and Income</li> <li>■ Account balances and Payment History</li> <li>■ Credit history and Credit Score</li> </ul>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Central Coast Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Coast FCU share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes-</b> to offer our products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with our financial companies-</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	<b>No</b>	<b>No</b>

## PRIVACY DISCLOSURE CONT'

For our affiliates' everyday business purposes- information about your creditworthiness	No	N/A
For our affiliates to market to you-	Yes	Yes
For our non-affiliates to market to you-	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> <li>■ Call 831-393-3480</li> <li>■ Visit us online: <a href="http://www.centcoastfcu.com">www.centcoastfcu.com</a></li> <li>■ Mail the form below</li> </ul> <p>Please note: If you are a new member, we can begin sharing your information days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 800-562-0312 or go to <a href="http://www.centcoastfcu.com">www.centcoastfcu.com</a>	



<input checked="" type="checkbox"/> I Opt Out. I understand that this applies to me and to all joint members on my account(s).	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	
	Address	
City, State, Zip		
Account #		

## PRIVACY DISCLOSURE CONT'

<b>Mail To:</b>	Central Coast Federal Credit Union 4242 Gigling Road Seaside, CA 93955
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Who we are	
<b>Who is providing this notice?</b>	Central Coast Federal Credit Union
What we do	
<b>How does Central Coast FCU protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Data transmitted through our website is secured during transmission by our SSL (Secured Sockets Layer) Encryption Technology.</p>
<b>How does Central Coast FCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an Account or Deposit Money</li> <li>■ Pay your Bills or Apply for a loan</li> <li>■ Use your Debit Card</li> </ul> <p>We also collect your personal information from others such as credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your credit-worthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under the state law.</p>

## PRIVACY DISCLOSURE CONT'

### Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>■ Our affiliates include companies with a common corporate identity of Central Coast Federal Credit Union; financial companies such as Securities America, Inc.</li></ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>■ Non-affiliates we share with can include insurance companies.</li></ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>■ Our joint marketing partners include insurance companies.</li></ul>

### Other important information

If you become an inactive member or close your account, we will continue to treat your personal information with the respect we afford every member, adhering to the policies and practices described in this notice.



## TRUTH IN SAVINGS ACCOUNT DISCLOSURE

### REGULAR SAVINGS ACCOUNT/SECONDARY SAVINGS

**Rate Information** - See separate rate sheet.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for 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.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$25.00.

You must maintain a minimum daily balance of \$100.01 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non-cash deposits** - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) in your account.

**Transaction limitations** - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account could be subject to the Regulation D fee or closure by the credit union. (See Fee Schedule)

**Par value of a share** - The par value of a share in this account is \$5.00.

A Below Minimum fee of \$5.00 per month will be assessed on shares that are below the required \$25.00 balance.  
(See Fee Schedule)

### SAMMIE SAVERS/SURF ZONE SHARES (CONVERTS TO REGULAR SAVINGS AT AGE 18)

**Rate Information** - See separate rate sheet.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for 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.



## TRUTH IN SAVINGS ACCOUNT DISCLOSURE CONT'

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$5.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non-cash deposits** - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) in your account.

**Transaction limitations** - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account could be subject to the Regulation D fee or closure by the credit union. (See Fee Schedule)

**Par value of a share** - The par value of a share in this account is \$5.00.

### MONEY MARKET CHECKING ACCOUNT

**Rate Information** - See separate rate sheet.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for 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.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$2,500.00.

You must maintain a minimum daily balance of \$2,500 in the account to avoid a service charge fee. If during any month, your balance falls below the required minimum, your account will be subject to a service charge fee for that month. (See Fee Schedule)

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non-cash deposits** - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) in your account.

## TRUTH IN SAVINGS ACCOUNT DISCLOSURE CONT'

### IRA SAVINGS ACCOUNT

**Rate Information** - See separate rate sheet.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for 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. If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$50.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non-cash deposits** - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) in your account.

**Transaction limitations** - You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

Please consult your Tax Attorney, IRS Rules apply on the number of transactions and dollar amounts.

### CHRISTMAS CLUB ACCOUNT

**Rate Information** - See separate rate sheet.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for 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. If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$25.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

## TRUTH IN SAVINGS ACCOUNT DISCLOSURE CONT'

**Accrual of dividends on non-cash deposits** - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) in your account.

**Transaction limitations** - You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

If any withdrawal is made from this account before October 31st, then this account will be closed. Payout of this account is November 10<sup>th</sup> of each year in which funds are transferred to either a savings or checking of your choosing.

### TERM-SAVINGS CERTIFICATE ACCOUNT

**Rate Information** - The dividend rate and Annual Percentage Yield (APY) for Term-Savings Certificates will remain in effect until the maturity date of the certificate.

**Minimum balance requirements** - The minimum balance required to open this account is \$1,000.00 to \$5,000.00 depending on the type of Term Certificate you choose. I must maintain a minimum daily balance as set forth on the current Deposit Rates in the Account each day to obtain the disclosed Annual Percentage Yield (APY).

**Compounding and Crediting** - Dividends will be compounded on a monthly basis and credited to your account each month, quarterly, annually or at maturity. You may choose to have dividends paid to you or to another account rather than credited to this account. The Annual Percentage Yield is based on an assumption that dividends will remain in the account until maturity.

**Dividend period** - For this account type, the dividend period is monthly, quarterly, annually or at maturity.

**Closing an Account** - If you close your Term-Share Certificate Account before accrued dividends are credited, you will not be paid the accrued dividends for the period, some exceptions apply.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non-cash deposits** - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) in your account.

**Transaction limitations** - After the account is opened, you may not make additions into the account until the maturity date stated on the account. (Term-Savings Certificate type 36 month, exception applies) You may make withdrawals of the available principal balance portion only from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

## TRUTH IN SAVINGS ACCOUNT DISCLOSURE CONT'

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends only on the crediting dates.

**Early withdrawal penalties** - A penalty will be imposed for withdrawals before maturity. The penalty applies to the amount withdrawn each time you make a withdrawal.

- If your account has an original maturity of 3 months through 11 months, the penalty we may impose will equal 90 days of dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 months through 35 months, the penalty we may impose will equal 180 days of dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 36 months or greater, the penalty we may impose will equal 180 maximum days of dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period. Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same as we offer on new Term-Savings Certificate Accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original Term-Savings Certificate Account.

Dividends will be calculated on the same basis as during the original term. You will have a grace period of seven (7) calendar days after maturity to withdraw the funds in the account without being charged an early withdrawal penalty.

## TRUTH IN SAVINGS ACCOUNT DISCLOSURE CONT'

### COMMON FEATURES

**Bylaw requirements** - You must complete payment of one share in your Primary Shares account as a condition of admission to membership. The Par value of a share is \$5.00.

**Transaction limitation** - We reserve the right at any time to require not less than seven days and up to sixty days before each withdrawal. A member intending to make a withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined under Regulation D, may be required to give us written notice of such intent.

**Statutory Lien** - If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

**Minimum balance to open and maintain an account** - All members must maintain a Prime Share Savings account with a minimum balance of \$25.00 in order to remain an active member of the Credit Union.

## ELECTRONIC FUND TRANSFERS

1. Overview: This Electronic Fund Transfer (EFT) Disclosures and Agreement describes the terms and conditions relevant to ALL electronic transfer Services that the We (CCFCU) provides to its members and to ALL electronic transactions that affect CCFCU accounts, including any transaction initiated through any electronic terminal, computer or mobile device. Therefore the terms in this Agreement pertain to use of ATMs, telephone Audio Response, Online and Mobile Banking Services, Bill Pay-e Plus, Mobile Remote Capture, e-Statements, Courtesy Pay, ACH Posting and any other electronic, web-based or mobile Services that CCFCU offers to its members. This Agreement does NOT apply to transactions involving wire transfer of funds, transfers made via paper checks and other paper instrument-related transactions. This Agreement is the controlling document for all other Agreements made regarding CCFCU's electronic fund transfer services. Attached to this Agreement are our Privacy Statement, Truth in Savings Disclosures, and a Schedule of Fees and Charges that also apply to all electronic transactions through CCFCU accounts.

2. Definitions:

- (a) "We, our, us, CCFCU" refers to Central Coast Federal Credit Union.
- (b) "You, your" refers to each Account Holder and each person who is authorized to use the Services.
- (c) "Account, Accounts" means the deposit, loan, credit card and/or investment account(s) identified in your Enrollment Form(s) through which you will be conducting online and/or mobile banking transactions.
- (d) "Account Holder" means you as the owner of an Account. If there is more than one owner of an Account, you are collectively referred to as the "Account Holders."
- (e) "Agreement" refers to this Electronic Fund Transfer Disclosures and Agreement Form.
- (f) "Authorized Representative" means a person with authority to take action or make decisions on behalf of another person with respect to an Account and includes any person the Account Holder may authorize to access an Account or use the Services.
- (g) "Enrollment Form" means the form you complete and submit to receive each of the various Services described in this Agreement, whether the form is called an Enrollment Form or is in paper or an electronic agreement you accept by clicking on the appropriate place on a website or app.

## ELECTRONIC FUND TRANSFERS CONT'

- (h) "Services" means all of the electronic, telephonic, online and mobile account access and other special services identified in this Agreement or offered by CCFCU now or in the future, including but not limited to, ATMs, telephone Audio Response, Online and Mobile Banking Services, Bill Pay-e Plus, Mobile Remote Capture, e-Statements and Courtesy Pay.
  - (i) "System" means the computer and internet service by which you obtain online access and/or the mobile device and wireless carrier by which you obtain mobile access.
3. Eligibility: EFT Services are available to members of CCFCU whose membership status and Account(s) both maintain good standing.
4. Confidentiality and Sharing of Information: We will disclose information to third parties about your Account or transfers relating to your Account:
- (a) When that disclosure is necessary to complete a transfer;
  - (b) To comply with government agency, court orders, or other valid legal process;
  - (c) If we are provided with your permission;
  - (d) If we need to examine claims of error, resolve a merchant dispute or look into possible unauthorized use;
  - (e) If we need to verify the existence and condition of your Account for a third party, such as a credit bureau or a merchant;
  - (f) Please refer to the CCFCU's Privacy Statement [www.centcoastfcu.com/privacy.html](http://www.centcoastfcu.com/privacy.html) for further information regarding confidentiality and the extent to which we may share member information.
5. Documentation of Transactions: You may opt to receive paper statements of your EFT transactions, or you may enroll in our e-Statement and Bill Pay-e Plus services to receive your information online. Members may call or write to CCFCU with any questions about paper statements, e-Statements, Bill Pay statements, or any other quarterly or monthly financial statement they may receive from CCFCU. For CCFCU's contact information, please refer to section 18, "Contacting CCFCU: Telephone Numbers and Address." [www.centcoastfcu.com/contact.html](http://www.centcoastfcu.com/contact.html). You will receive a monthly account statement if you have a checking Account, if you have direct deposits or preauthorized withdrawals from a third party in a given month. In any case, you will receive a statement at least quarterly.

## ELECTRONIC FUND TRANSFERS CONT'

- (a) Periodic Statements: For Accounts to and from which electronic transfers are made, CCFCU will send a periodic statement for each monthly cycle in which such transfers have occurred, and if not monthly, then at least quarterly. Such periodic statements, whether they are received via mail or through our Services, will include:
- (i) The amount of transfer and the date for when it was credited or debited to the member's Account;
  - (ii) The type of transfer and type of Account to or from which funds were transferred;
  - (iii) The name of the third party to or from which the funds were transferred;
  - (iv) The Account number;
  - (v) Fees assessed against the Account;
  - (vi) Account balances at the beginning and end of the statement period;
  - (vii) Address and telephone numbers for inquiries;
  - (viii) Information about any direct deposits;
  - (ix) Information about any preauthorized withdrawals from a third party;
  - (x) Telephone numbers for preauthorized transfers, if received by CCFCU.
- (b) E-Statements: By enrolling in our e-Statement Service, you consent to receive periodic statements about your EFT transactions online. You may access your e-Statements by using your login information to view this detailed record of transactions connected to your Account. If CCFCU receives any returned e-Statement from a member for any reason, CCFCU will proceed by issuing paper statements to the address on file for you. It is your responsibility to notify us of any change of your address. You may also revoke your consent to receive e-Statements at any time by sending a written request to CCFCU or by calling us. For CCFCU's contact information, please refer to section 18, "Contacting CCFCU: Telephone Numbers & Address."



## ELECTRONIC FUND TRANSFERS CONT'

- (c) Receipts: When using any of our ATMs, members have the option of receiving receipts for making transfers to and from Accounts.
  - (d) Direct Deposits: If you have arranged to have direct deposits made to your Account at least once every 60 days from the same agency, person, or company, you can contact us to find out whether the deposit has been made. For CCFCU's contact information, please refer to section 18, "Contacting CCFCU: Telephone Numbers and Address."
6. Types of Available Transfers: You may use ATM cards, VISA Debit Cards, Online Services and Accounts, or Audio Response PINS to:
- (a) Withdraw cash from checking or savings Accounts;
  - (b) Make deposits into your CCFCU checking or savings accounts;
  - (c) See your Account balance;
  - (d) Transfer funds between your CCFCU checking and savings accounts whenever you request;
  - (e) Arrange with certain persons, agencies or companies to make recurring deposits into and/or preauthorized withdrawals from your savings or checking account;
  - (f) Pay for purchases (point of sale service) at places that have agreed to accept your VISA Debit Cards;
  - (g) Pay bills through our Electronic Bill Payment Service online (Bill Pay-e Plus), although some of these Services may not be available at all terminals or through Audio Response technology.
7. Limitations on Transfers & Accounts: For security reasons there may be limitations on the number of transactions that Members can make using terminals, online and mobile services, or the Audio Response service.
- (a) Non-Personal Transfers: Federal regulations limit the number of withdrawals and transfers out of your savings account to a total of six (6) per month when the transfers are made online, Bill Pay-e Plus, automatic overdraft, and/or fax to a third party. Transfers to make payments on your loans at CCFCU or withdrawal by check are excluded from this regulation.

## ELECTRONIC FUND TRANSFERS CONT'

- (b) Accounts Using Audio Response "Tell-A-Phone" and Online Account Access: You cannot use the Audio Response "Tell-A-Phone" service or the online services until we have validated your Personal Identification Number (PIN). We will validate the Audio Response "Tell-A-Phone" and the Online Account Access service upon notification, either in person or in writing, that you have received the Personal Identification Number (PIN) or password associated with this service. If you wish to discontinue using your Audio Response or our online services, please contact us to disable the PIN associated with your online access to your Account. For CCFCU's contact information, please refer to section 18, "Contacting CCFCU: Telephone Numbers and Address."
- (c) Accounts using VISA Debit Card: You cannot use your VISA Debit Card until your card is activated by using a PIN-based transaction at any CO-OP affiliated ATM machine. If you do not want to use the card, please destroy it at once by cutting it across the magnetic strip and returning it to our office.
- (d) Minimum Balance and Transfers: Transfers and withdrawals will not be allowed should your Prime Share savings account balance fall below \$25. Twenty-five dollars is the minimum account balance necessary for maintaining active membership at CCFCU.

8. Stopping Preauthorized Transfers: If you have arranged to make regular payments out of your Account, you can stop any of these payments by calling CCFCU or by sending us a written request. See section 18, "Contacting CCFCU: Telephone Number and Address". Please call or write to us regarding the cancellation of a preauthorized payment three (3) business days or more before the payment is scheduled to be made. In the event that you call us, we may also require that you place your request in writing and send it to us 10 days after your phone call to CCFCU. We will charge you a fee for each stop-payment request that you make on your Account. See our Schedule of Fees and Charges for the amount of charge. If the preauthorized payments vary in amount each time they are made, then it is the responsibility of the party that will be paid from your Account to tell you, 10 days before payment, when the payment is due and how much the payment will be. If we do not process your stop payment request when you made it on time, according to the three (3) business day rule and before the transfer is scheduled, we will be liable for your losses or damages that result.

9. Your Responsibilities and Liability for Unauthorized Transactions:

- (a) Unauthorized Users, Transfers and Liability: Tell us AT ONCE if you believe your VISA Debit Card, Audio Response or Online Account PIN or password has been lost or stolen. Tell us AT ONCE if you believe that someone has transferred money out of your Accounts without your permission. Please call us at the number listed under Section 18 of this Agreement, "Contacting CCFCU: Telephone Number and Address." Telephone us immediately in order to minimize the losses you experience from any unauthorized use.

## ELECTRONIC FUND TRANSFERS CONT'

- (i) Possible Losses: If you tell us within two (2) business days after you learn of the loss or theft of your card, PIN or access device, you can be liable for no more than \$50 if transfers were made through your Account without your permission. If you do not tell us within two (2) business days after you learn of unauthorized access and use of your Accounts, you will be liable up to \$500.
  - (ii) Unauthorized Transfer on Statement: If your statement shows transfers that you did not make, notify us AT ONCE. If you do not notify us within 60 days after you received your statement, you might not get back any money that you lost if we can prove that we could have stopped the transaction(s) had you notified us in time. If you do not notify us immediately should these events occur, you could lose all the money in your Account as well as your maximum overdraft protection line of credit. In the event that a good reason, such as a sickness or a hospital stay, kept you from notifying us, we may extend time periods in our sole discretion.
- (b) Your Liability:
- (i) You are not allowed to give out or share your Personal Identification Number (PIN) to any individual at any time! Please keep your card and your PIN secure and private and do not share these materials, issued to you by CCFCU, with anyone else;
  - (ii) Transactions made by a person to whom you have voluntarily given your card or PIN are considered authorized by you, regardless of whether they stay within the limits you set on that person's access to your Account;
  - (iii) You are solely responsible for the security of your Account, your PIN, and for the security of any access device or technology, including mobile phones, devices and computers, which you use to engage in electronic transactions through CCFCU's Services;
  - (iv) CCFCU is not liable for any losses caused by the improper or negligent maintenance of secure information or the actions of a third party as a result of unauthorized use of your Account or technology;
  - (v) You are solely responsible for all transactions that occur through your Account conducted using your private login information and you assume all liability and responsibility to monitor your Account;

## ELECTRONIC FUND TRANSFERS CONT'

- (vi) CCFCU is entitled to act upon instructions received through your Account regarding electronic transactions without inquiring into the identity of the person giving the instruction or using the Account or the validity of the transaction;
  - (vii) You, as an Account Holder, represent and warrant to CCFCU that to your knowledge, there are no present defaults under any agreements which govern your Accounts at CCFCU, including, but not limited to, the Membership Application and Account Agreement. You understand and agree that this EFT Disclosure and Agreement does not constitute a legal renewal of any existing agreement, except as may be specifically modified hereby, any existing agreements governing your Account shall remain in full force and effect, independent of any transactions you may conduct using our Services.
  - (viii) By signing this Agreement, you indemnify and release CCFCU from any and all liability; you agree not to make any claims against CCFCU or bring any action against CCFCU pertaining to unauthorized EFTs initiated by authorized or unauthorized users of your Account.
  - (c) Joint Account Access and Liability: If an Account for which EFT Services are requested is a multiple party or joint account, each Account Holder shall be jointly and severally (individually) liable for all actions and transactions made on the Account. By enrolling in any EFT service provided by CCFCU, you acknowledge that you are responsible for all transactions made by any Account Holders and Authorized Representatives or persons.
10. Our Liability: If CCFCU does not complete a transfer to or from your Account on time, or in the correct amount, we will be liable for your losses or damages. We will not be liable to you or to any third party for indirect, special or consequential damages arising out of this Agreement. We will also NOT be liable:
- (a) If, through no fault of ours, you do not have enough money in your Account to complete a transfer;
  - (b) If a transfer you wish to make would go over the credit limit on your overdraft line;
  - (c) If the ATM where you are making the transfer does not have enough cash;
  - (d) If the terminal, device, System or technology you are using is not working properly;
  - (e) If a hold exists on your Account;

## ELECTRONIC FUND TRANSFERS CONT'

- (f) If access to your Account is blocked;
- (g) If your funds are encumbered or subject to a legal proceeding which restricts a transfer;
- (h) If your transfer authorization terminates by operation of law;
- (i) If you suspect that an unauthorized person has accessed your Accounts without your permission and you fail to notify CCFCU according to our notification requirements;
- (j) If CCFCU has received inaccurate or incomplete information from the Account Holder or a third party regarding the Account or transfer;
- (k) If circumstances beyond CCFCU's control (including, without limitation, power outage, equipment, technological failure, flood, fire or other natural disaster) prevents a transfer despite reasonable cautions that we have taken.

11. Fees: (Refer to Schedule of Fees and charges . [www.centcoastfcu.com/fees.pdf](http://www.centcoastfcu.com/fees.pdf))

- (a) VISA Debit Card Fees: CCFCU may charge you a fee for each transaction you make using your VISA Debit Card when that transaction takes place at any ATM terminal not owned and operated by CCFCU.
- (b) Savings Account & Overdraft Fees: We will charge you a fee for each transfer you make (or is made automatically to cover overdrafts) from your overdraft line of credit to your checking or savings account.
- (c) Stop-Payment Orders on Preauthorized Transfers: We will charge you a fee for each stop payment order you give us regarding preauthorized transfers you have arranged from your Account.
- (d) All Other Fees: See Schedule of Fees and Charges. [www.centcoastfcu.com/fees.pdf](http://www.centcoastfcu.com/fees.pdf)

12. Error Resolution: In the event that you need more information regarding an EFT, or if you think an EFT reported on your receipts or statements is incorrect or was unauthorized—please contact us by calling the phone number listed at the end of this Agreement, under Section 18, “Contacting CCFCU: Telephone Number and Address.”

## ELECTRONIC FUND TRANSFERS CONT'

- (a) 60-Day Requirement: We MUST hear from you regarding your inquiry no longer than 60 days after we sent you the FIRST statement or receipt where the possible error or problem appeared.
- (b) Oral Inquiry: If we hear about your error inquiry orally, whether in person or over the phone, we may require that you send us your complaint or question in writing within ten (10) business days.
- (c) Investigation: We will determine whether an error occurred within 10 business days after we hear from you and if we determine an error has been made, we will correct the error. For investigating an error inquiry relating to a new account, we will take up to 20 business days to look into the matter and if we determine an error has been made, we will correct the error. If CCFCU needs more time to look into the inquiry, we will take up to 45 days, and up to 90 days where the request pertains to a new account. If we take more time (up to 45 days or 90 days depending on the type of account) we will provisionally credit your Account within 10 or 20 business days (for new accounts) for the amount you believe is in error on your statement. We will alert you to the provisional credit within a period of two (2) business days after we have completed the credit. After we complete our investigation into the error reported, we will provide you with the results of the inquiry within three (3) business days from completion. In the event there was no error that occurred, we will supply you with a written explanation. If an error occurred, we will post any credit to which you are entitled to your Account, or change a previously posted provisional credit to a permanent credit. If there was no error that occurred, and you were given a provisional credit to your Account, we will reverse the credit. Any overdrafts exceeding the provisional credit amount will be subject to our normal fees. You agree to restore any negative account balance.

13. Termination of EFT Services: We can and will terminate your EFT Services at any time, with or without providing notice, consistent with applicable law. The following reasons are examples as to why we might terminate EFT Services:

- (a) You or any Authorized Representative of your EFT Services breach this Agreement or any other agreement with us;
- (b) We have reason to believe that unauthorized use of your EFT Services is taking place or has taken place;
- (c) We have notice as to conflicting claims to the funds in your Account;
- (d) You repeatedly use EFT Services for debits against insufficient funds;
- (e) You permit use of EFT Services for illegal transactions or fraudulent activity;

## ELECTRONIC FUND TRANSFERS CONT'

(f) You or any Authorized Representative have asked us to terminate the EFT Services.

14. Overdraft Policy for Electronic Transfers: Electronic fund transfers require sufficient available funds to complete your requested transactions. CCFCU's overdraft policy, called Courtesy Pay, facilitates the payment for items charged on your Accounts that contain insufficient funds. This overdraft protection provides for the automatic payment of a modest overdraft limit of \$400.00 on all accounts in good standing. For information about fees that will be charged to your account in connection with overdraft transactions, see Schedule of Fees and Charges [www.centcoastfcu.com/fees.pdf](http://www.centcoastfcu.com/fees.pdf). We do not offer this Service on new accounts until we complete a three (3) month review of your account standing. In order for this Service to take effect, members must opt in through this Agreement and enroll for overdraft protection at CCFCU. Members may opt out of this Service at any time by contacting CCFCU. For contact information see Section 18, "Contacting CCFCU: Telephone Number and Address."

15. VISA Debit Card Merchant Transactions and Disputes: VISA debit cards will be available to all CCFCU members with accounts in good standing. The debit cards will have a unique VISA number, and only one card may be issued to you, per account, at a time. All VISA debit cards will have a \$500.00 ATM withdrawal limit, a point of sale limit of \$1,000.00, an authorization limit of \$2,500.00 and a withdrawal on deposited funds limit of \$200.00. VISA debit charges cannot be placed on stop payment; they can only be disputed by the Account Holder after the Account has been charged. These charges must be greater than \$25.00, and for each disputed transaction, our network processor charges a \$20.00 fee. Upon the completion of a dispute form at one of CCFCU's branches, CCFCU may grant you a provisional credit on a case-by-case basis. If a dispute is found to be unwarranted, this provisional credit will be debited from your Account, and any dispute from that point must be resolved by contacting the merchant that originated the transaction. CCFCU reserves the right to revoke your VISA card at any time.

16. Business Days: Our business days are Monday through Thursday, 9:00 a.m. – 5:00 p.m., Friday, 9:00 a.m. – 6:00 p.m. and Saturday, 9:30 a.m. – 2:00 p.m., excluding State and Federal holidays.

17. Equipment Requirements: You have sole responsibility for the technological equipment necessary to gain access to EFT Services. CCFCU cannot guarantee the security of the login process if the equipment, internet connection, mobile device or wireless service used to access your account is somehow compromised. Members must use a computer with the latest version of Microsoft Internet Explorer in order to access EFT Services.

## ELECTRONIC FUND TRANSFERS CONT'

18. Contacting CCFCU: Telephone Number and Address: If you need to contact CCFCU for any reason, our phone number is (831) 393-3480 and our mailing address is 4242 Gigling Road, Seaside, CA 93955. Please do not hesitate to call us if you have a question or an issue in regards to your Account.

19. Emails to CCFCU: Messages sent through the Online Banking Service to CCFCU staff members are encrypted and bear your "electronic signature." Only CCFCU has the capability to read these messages. Your "electronic signature" is activated whenever you login to the Online Banking Service and is automatically "stamped" on all your transaction requests and messages. Because of this feature, we are able to honor requests for transactions and changes to your account records that would normally require a written signature. Please note, however, requests to wire transactions to an Account not held in your name will still require a written signature due to Federal Regulations.

- (a) Limitation: CCFCU may not act upon requests placed via email where your written confirmation reflecting your authorizing signature may still be required. CCFCU will not take action based on your email requests until it has reasonable opportunity to act.

20. Changes and Modifications to EFT Agreement: CCFCU may modify the terms and conditions applicable to the EFT Services mentioned in this Agreement. We may send notices either through mail or email, and you will be deemed to have received it three (3) days after the notice is posted. Any revised terms and conditions will be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the EFT Services that CCFCU offers in whole or in part without prior notice. However, we will provide you with notice as to:

- (a) Any increases in fees associated with EFT transactions;
- (b) Any increases in liability for Account Holders engaging in EFT transactions;
- (c) Fewer types of available electronic transfers through CCFCU;
- (d) Stricter limitations on the frequency or dollar amount of transfers.

21. Governing Law: This Agreement is governed by the laws of the State of California and applicable federal law.

22. Governing Law: This Agreement is governed by the laws of the State of California and applicable federal law.



## ELECTRONIC FUND TRANSFERS CONT'

### 23. Final General Agreements:

- (a) By enrolling in our EFT Services, by using these Services, or by allowing others to use your EFT privileges, you consent to the terms and conditions of this EFT Agreement. The terms of this Agreement may be changed or modified by us at any time and we may provide you with notice of these changes. You agree to comply with the rules set out in this Agreement, by our electronic switch providers and by legislative or regulatory bodies with jurisdiction.
- (b) A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.
- (c) This Agreement does not create, and shall not be construed to create, any joint venture or partnership between us. No officer, employee, agent, servant, or independent contractor of either party shall at any time be deemed to be an employee, servant, agent, or contractor of the other party for any purpose whatsoever.
- (d) The failure of either party to seek a redress for violation, or to insist upon the strict performance of any covenant, agreement, provision, or condition hereof shall not constitute the waiver of the terms or of the terms of any other covenant, agreement, provision, or condition, and each party shall have all remedies provided herein with respect to any subsequent act which would have originally constituted the violation hereunder.
- (e) Our Services cannot be used for any illegal transaction. If any of the Services described in this Agreement are used for an illegal purpose, we do not assume any responsibility for the transaction and are not liable for any damages. We will decline illegal transactions, and potentially cancel your EFT Services if we become aware of the use of your CCFCU Accounts for illegal purposes.
- (f) We may report you to consumer reporting agencies that process account abuses or loan delinquencies if you fail to meet the terms of this Agreement governing your Accounts or loans with us.

## AUTOMATED CLEARING HOUSE (ACH)

Credit given by Central Coast Federal Credit Union (we), to (you) with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Under the Operating Rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you.

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing House (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations. Such payments shall be construed in accordance with and governed by the laws of the state of (California/state in which the account is held) as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

## FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at We. It only applies to the availability of funds in transaction accounts. The credit union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

**GENERAL POLICY** - Our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks or drafts that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business 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 close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**RESERVATION OF RIGHT TO HOLD** — In some cases, we will not make all of the funds that you deposit by check or draft available to you on the same business day that we receive your deposit. Funds may not be available until the second (2nd) business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first (1st) business day. If we are not going to make all of the funds from your deposit available on the first (1st) business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

**HOLDS ON OTHER FUNDS** — If we cash a check or draft for you that is drawn on another financial institution, 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 or draft we cashed would have been available if you had deposited it. If we accept for deposit a check or draft that is drawn on another financial institution, 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 or draft that you deposited.

**LONGER DELAYS MAY APPLY** — We may delay your ability to withdraw funds deposited by check or draft into your account an additional number of days for these reasons:

## FUNDS AVAILABILITY POLICY DISCLOSURE CONT'

- We believe a check or draft you deposit will not be paid.
- You deposit checks or drafts totaling more than \$5,000.00 on any one day.
- You deposit a check or draft that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as 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 the seventh (7th) business day 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 thirty (90) days your account is open. Funds from electronic direct 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, traveler's, and federal, state, and local government checks or drafts will be available on the first (1st) business day after the day of your deposit if the deposit meets certain conditions. For example, the checks or drafts 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 or drafts (other than a U.S. Treasury check or draft) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second (2nd) business day after the day of your deposit. Funds from all other check or draft deposits will be available on the ninth (9th) business day after the day of your deposit.

**DEPOSITS AT PROPRIETARY ATMS** — Up to the first \$200.00 of deposits made at ATMs accepting deposits for the credit union will be available for withdrawal on the first business day following the day of your deposit. For deposits made at ATMs owned and operated by the credit union, the remainder of any such deposit(s) subject to delayed availability will become available for withdrawal on the second (2nd) business day after the day of deposit.

**DEPOSITS AT NONPROPRIETARY ATMS** — Funds from any deposits made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth (5th) business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

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

## SCHEDULE OF FEES AND CHARGES

SERVICE	DESCRIPTION	FEE	LIMITATIONS
<b>Membership</b>	Membership Fee	\$5.00	Waived for minors 17 yrs and younger
<b>Card Services</b>	Replacement Card	\$10.00	VISA Debit
	ATM Deposit Correction Fee	\$5.00	On ATM's
	International Fee	1%	Of the transaction amount
	Foreign Usage/Non CO-OP Machine	\$2.00	Waived if CO-OP machine
	Empty Envelope Deposit	\$15.00	On ATM's
	Foreign Deposit Return	\$6.00	On ATM's
	Debit Transaction Dispute	\$20.00	Fee can be avoided by disputing with merchant
<b>Other Miscellaneous</b>	"Skip A Pay" Program	\$32.00	Months may vary
	Official Checks **	\$5.00	No charge over Audio Response/Online acct access (One (1) free check for Diamond member per month)
	Money Orders **	\$2.00	Three (3) free for the month, \$2.00 fee thereafter (Diamond only)
	Notary/Medallion Signature Guarantee	\$15.00	Per signature ( <b>Sapphire</b> members only)
	Overdraft Transfer Fee	\$5.00	Overdraft from savings to checking
	Share to Share Phone Transfer	\$2.00	<b>FREE</b> if using audio response/online banking
<b>Services</b>	Western Union	\$25.00	Includes some overseas military bases & US Territories
	Western Union Int'l	\$35.00	Over \$500, \$35 plus 2% of principal sent

## SCHEDULE OF FEES AND CHARGES CONT'

SERVICE	DESCRIPTION	FEE	LIMITATIONS	
<b>Services CONT'</b>	Photocopies	\$0.10	Per Page	
	Bank to Bank Wires	\$25.00		
	Statement Copy	\$4.00	Per Statement	
	Return Mail	\$7.00	Returned by post office	
	FAX	\$2.00	Additional \$1 per page if over 3 pages	
	Mail	Going Rate	US Mail, UPS or FedEx	
	Levies/Garnishments	\$50.00		
	Safe Deposit Box	\$30, \$40, \$80	SM, MED, LG annual fee (Salinas Branch Only)	
	-Key Deposit	\$20.00		
	-Lost Key/Force Open	\$20.00		
	-Locksmith		Locksmith fees will vary	
	Online Bill Pay Fee	\$5.00	Monthly, <b>Sapphire</b> members only	
	Verification of Deposit	\$5.00		
	<b>Loans</b>	Loan Transfer Fee (LOC)	\$5.00	Overdraft from LOC to checking
		Application	\$10.00	
Loan Extension Fee (financial hardship)		\$25.00—\$50.00	Two extensions per calendar year	
Lien Satisfied Fee		\$25.00	Lost or damaged title	
<b>Loans/ Mortgages</b>	Loan Modification Fee	\$50-\$450.00	Restrictions apply	
	Document Preparation	\$250.00	\$50 for Home Equity Line of Credit	
	Application	\$50.00		
	Flood Certificate	\$79.00		
	Deed Forwarding	\$50.00		

## SCHEDULE OF FEES AND CHARGES CONT'

SERVICE	DESCRIPTION	FEE	LIMITATIONS
<b>Mortgages Cont'</b>	Reconveyance	\$45.00	
	Demand Payoff	\$30.00	
<b>Savings / Checking</b>	Early Account Closure	\$5.00	Waived after 90 days
	Below Minimum Balance	\$5.00	Monthly, waived first 30 days
	Checking Fee	\$12.00	Monthly, <b>Sapphire</b> members only
	Dormant Fee	\$5.00	After 12 months of no activity
	Temporary Checks	\$5.00	First set free for new accounts
	Check Printing **	Varies	Diamond member - one box free per calendar year
	Check Photocopy	\$2.00	Per Item
	Non-sufficient Funds Returned item	\$32.00	Checks/Cards/ACH/Bill Pay
	Courtesy Pay	\$32.00	Checks/Cards/ACH/Bill Pay
	Excessive Share	\$5.00	Fee imposed after six transactions (per Reg. D)
	<b>IRA's</b>	Transfer/Rollover	\$25.00
Early Withdrawal		\$25.00	If under 59 1/2 years of age
<b>Other Services</b>	Return Item	\$25.00	\$10.00 for redeposit of check
	Stop Payments	\$20.00	Checks, ACH, official Checks, Money Orders (MO)
	Payroll Advance	\$32.00	
	Reconciliation/Research	\$25.00	Charged per hour (1 hour minimum)
	Mini Statement	\$1.00	Per Page
	Collection Item	\$20.00	

\*\*Waived for Diamond Member

Updated 6/13/18

## MISSION

Building a Prosperous Future Together

## VISION

Enhancing Your Quality of Life



MLO #786119