
ONLINE BANKING SERVICES APPLICATION AND AGREEMENT

Name: _____ Account No.: _____ Date: _____

Email: _____

1. By enrolling in and using the Services described in this Agreement, I represent that I am the Account Holder of the Account(s) and agree that my use of the Services will be governed by the terms and conditions contained in any applicable Enrollment Forms, this Agreement, and the Account Agreement(s) applicable to the Account(s) for which the Services are used. In the event of a conflict between these various agreements, the Electronic Fund Transfer Disclosures and Agreement, the applicable Enrollment Form (if any) for the specific Service, or this Agreement, in that order, shall control as to the specific conflict at issue, unless this Agreement specifically states otherwise.
2. If an Account for which 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 Service, I acknowledge that I am responsible for all transactions made by all Account Holders and any Authorized Representatives. I will immediately notify Central Coast Federal Credit Union and cancel any of the electronic services that I am currently signed up for if an unauthorized person obtains access to my login information.
3. When enrolled in Online Banking, I acknowledge that I will be able to view my balances and transaction history (up to 3 years); make internal funds transfers between Accounts; view electronic statements (if also enrolled in E-statement Services); make loan payments; view copies of checks; pay bills (if also enrolled in Bill Payment Services); engage in Mobile Banking (if also enrolled in Mobile Banking Services); send secure messages to CFCU; change my password; capture and activate Visa debit cards; and update my current address.
4. Balance and transaction information available via the Services is subject to the CFCU's provisional credit, posting, and funds availability policies and may not reflect same day transactions. Account histories for transactions made via the Online and Mobile Services may be limited and I should review my Account statements for additional or historical information.
5. CFCU is only responsible for providing the Online and Mobile Services tools to make monetary transfers and billing convenient for its members. All monetary transactions entered into, through CFCU Services, will be completed subject to the funds available in my Account. CFCU may terminate or restrict any electronic transactions without notice, and I may terminate this Agreement at any time by sending CFCU a written notice.
6. I understand that I must use a computer that has version 8.0 or higher of Microsoft Internet Explorer. I understand that Central Coast Federal Credit Union cannot guarantee the security of a login to any electronic service should I attempt such a connection on a phone, computer or network that is compromised.
7. I understand that I may choose to sign-up for E-statements online and if the Credit Union receives any returned E-statement for any reason, the Credit Union will change my statements back to receiving paper statements again. It is my responsibility to update my email address by notifying Central Coast Federal Credit Union or updating my account online.
8. I further understand and agree that I am responsible for all such transactions and that this authorization shall control any agreement I have with Central Coast Federal Credit Union.

How to Access Your E-statements Online:

- Click on the "E-statement Delivery Notice" icon on the notification sent to the email address you provided
- This leads to you to the "Online Banking" login screen
- Login into your account online
- Once logged in, find and select the "eStatement" tab
- From there you can view all of your monthly statements

**Note: Adobe Acrobat Reader is required for E-statement retrieval. A free download of this software is available on the online banking website*

Electronic Services Fees and Features

There is no fee for signing up for the Online Banking, Telephone Audio Response Service, Bill Pay (*except for *Sapphire Accounts ONLY*) or E-statement. Please see the Credit Union's Fee Schedule for any other applicable fees.

Messages sent through the Online Banking Service to Credit Union staff members are encrypted and bears your "electronic signature." Only the Credit Union has the capability to read these messages. Your "electronic signature" is activated whenever you log into 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 for Bank to Bank wire transactions to an account not held in your name still requires a written signature due to Federal Regulations.

We thank you for choosing Central Coast Federal Credit Union's Electronic Service and hope you enjoy its many features and ease of use!

(Member Signature)