

## Online Service Application and Agreement

Member Name	Account Number	Email Address	Date Opened
Address	Home Phone	Business Phone	Mobile Phone

1. To my knowledge, there are no present defaults under any agreements which govern my account(s) at Central Coast Federal Credit Union, including, but not limited to, the Membership Application and Account Agreement. I understand and agree that this Online Service Application and Agreement does not constitute a legal renewal of any existing agreement. Except as may be specifically modified hereby, any existing agreements governing my account(s) at Central Coast Federal Credit Union shall remain in full force and effect, independent of any transactions I may conduct using the Online Service
2. I am responsible for all Online Service transactions and the confidentiality of my username and password. I agree not to disclose or otherwise make my username and password available to anyone. By signing this agreement, I acknowledge that I must have my own username and password to activate Online Service.
3. I agree I will immediately notify Central Coast Federal Credit Union and cancel my Online Banking Service if an unauthorized person obtains access to my username and password.
4. All monetary transactions entered via the Online Service will be completed subject to the available funds in my account.
5. I understand that this agreement is subject to change with proper notifications prior to the effective date of the change, as provided by applicable law or regulation.
6. Central Coast Federal Credit Union may terminate or restrict Online Service transactions without notice, and I may terminate this agreement, at any time, by giving written, hard-copy notice.
7. I understand that my home computer must have versions 7.0 or higher of either Microsoft Internet Explorer. I further understand that either the Microsoft Internet Explorer browser must have cipher strength of at least 128-bit encryption. I understand that Central Coast Federal Credit Union cannot guarantee the security of a log-on to the Online Service should I attempt such a connection on a computer or network that is compromised.
8. I understand that if I elect to use the Bill Paying Service, Central Coast Federal Credit Union is not responsible for any submitted bill payments being received by the payee or creditor in a timely manner. I further understand bill payments submitted through the Bill Paying Service will be made by Credit Union via check payment sent through the mail rather than by electronic funds transfer. I also understand that any Bill Pay will not be paid nor issued due to non-sufficient funds of my account.
9. 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.

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Signature

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Date

### Online Service Fees and Services

There is no fee for signing up for or using the Online Service or the Bill Paying Service. Please see the Credit Union's list of Fees and Charges for any other applicable fees.

Messages sent through the Online Service to Credit Union staff members are encrypted upon clicking on the "submit" button and bear your "electronic signature." Only the Credit Union has the capability to decode the messages into readable format. Your "electronic signature" is activated whenever you log on to the Online 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, that requests for Bank to Bank wire transactions to an account not held in your name still require a written signature due to Federal Regulations.

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