



## TERMS AND CONDITIONS FOR SENDMONEY SERVICES THROUGH PAYPAL

### SendMoney Payments and Transfers Made Through PayPal

#### SendMoney through PayPal Access

The Credit Union provides you the ability to initiate payments or transfers from your checking account using SendMoney through PayPal to a third party during Coast Mobile sessions (" SendMoney Services" ). By agreeing to use the SendMoney Services, you are able to send money via Coast Mobile to others via a cell phone number or email address through the PayPal network.

#### Initiating a Payment

When a SendMoney Service payment/transfer transaction is initiated, the funds are immediately withdrawn from your account for transfer and credit to PayPal to provide the funds to the directed recipient. You agree that such requests constitute your authorization for us and PayPal to make the payment/transfer. Once you have provided your authorization for the payment/transfer you may not be able to cancel the electronic transfer/payment that has been claimed by the recipient. We may, at any time, decline to effect any fund payment/transfer that we believe may violate applicable laws or Credit Union policies or procedures.

Sending a SendMoney payment/transfer does not require having a PayPal account; however, the payment/transfer recipient must have an active PayPal account or open a PayPal account within thirty (30) days of the payment/transfer initiation.

#### Refused and Refunded Transactions

When you send money, the recipient is not required to accept it. You agree that you will not hold PayPal or us liable for any damages resulting from a recipient's decision not to accept a payment/transfer made through this service. We will return any unclaimed, refunded or denied payment/transfer to your account within forty-five (45) days of the date you initiate payment/transfer. If a payment/transfer is unclaimed, denied or refunded for any reason, we will return the money to your account.

#### Your personal data

Your personal data may be shared with PayPal to verify or confirm your identity and to process your transaction. This data may include your name, Social Security Number, mailing address, email or cell phone number.

#### Transaction History

You may view your transaction history by logging in to Coast Online or Coast Mobile and viewing your account history. Your history is also available on the periodic statements we provide you.

#### Eligibility

To be eligible for the SendMoney Services, you must have a qualified checking account for any payment/transfer processed through the SendMoney Services. The service may be revoked at any time by the Credit Union without any further notification and any transfers scheduled may be cancelled at any time in the event of misuse, fraud, abuse and/or any other violations of regulations as described in this disclosure.

The Credit Union reserves the right to refuse to complete any transfer or payment/transfer. The Credit Union also reserves the right to screen SendMoney payment/transfer recipients and reject or cancel the payment/transfer as mandated by Federal or other law. Coast360 may discontinue offering this service at any time without any prior notification.

#### Fees Associated With SendMoney Service

You are responsible for any fees incurred due to the SendMoney service; these fees include Non-Sufficient Funds, Courtesy Pay and Overdraft Transfer. For a full listing of fees please visit [coast360fcu.com](http://coast360fcu.com).

Fees may be charged to the recipient of the payment as described in the recipient's agreement with PayPal.

#### Limitations on Frequency and Dollar Amount of SendMoney Service Transactions

SendMoney payments/transfers may be scheduled at any time not to exceed the limits as set by the Credit Union. Limits may be imposed on the amount of money you can send through the SendMoney Services. We may at our discretion adjust your account limits without any prior notice.

#### Security

You are responsible for obtaining, installing and operating all software, hardware and other equipment necessary for you to use the SendMoney Services. This responsibility includes utilizing up-to-date web browsers, iPhone software and the most current Coast Mobile Application, anti-virus, anti-spyware and internet security software. You are responsible for obtaining internet services via an internet service provider. You are responsible for any fees imposed by the internet service provider and any additional services provided by the service provider.

You are responsible for protecting and keeping confidential your account number, PIN, User ID, password or any other means of accessing your account. The loss, theft of unauthorized use of this information could cause the loss of some or all of the money in your account, plus any amount available in any overdraft source. If you disclose your account number, PIN, User ID, password or any other means of accessing your account to any other person or entity, you assume all risks and losses associated with the disclosure of the information.

If you believe someone may attempt to use or has used the SendMoney Services without your permission, or any unauthorized use or security breach has occurred, you agree to notify the Credit Union immediately at (671) 477-8736.

**Limitation of Warranty and Liability**

YOU UNDERSTAND THAT WE DO NOT MAKE ANY WARRANTIES AS TO THE SENDMONEY SERVICES THROUGH PAYPAL, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. WE ARE NOT RESPONSIBLE FOR ANY LOSS, INJURY OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL, CAUSED BY YOUR USE OF THE SENDMONEY SERVICES THROUGH PAYPAL.

By accepting this Agreement and by using the SendMoney Services, you agree to all the terms, conditions and notices contained in this Agreement and accept responsibility for your use of the SendMoney Services. Please read this Agreement carefully before accepting. We may amend these terms, and modify or cancel the SendMoney Services, from time to time without notice, except as may be required by law. Any share account accessed through this service is also subject to the Account Disclosures and Regulations contained within the "Membership and Account Agreement" Disclosure ("Disclosure"). You should review the Disclosure carefully, as it may include transaction limitations and fees which might apply to your use of the SendMoney Services.