



Acceptance of Electronic Statements & Disclosures Consent to Receive Electronic Disclosures

Read carefully and print or retain a copy for your records.

Introduction

As part of your use of Coast Online / Coast Online Pro, you have chosen to receive periodic account statements sent to you electronically (eStatements) for your Coast360 accounts that are eligible to receive eStatements. This consent to receive electronic disclosures informs you of your rights when you electronically receive legally required information and disclosures such as periodic account statements.

Consent

To receive eStatements for your eligible accounts, you must consent to Coast360 providing you important information and disclosures electronically. If you do not consent to receiving disclosures electronically, you will not be able to receive eStatements. If you consent to receive disclosures and other important information in electronic format, you will receive the disclosures in electronic format as long as you are enrolled in Coast Online / Coast Online Pro and receive eStatements. You provide your consent by clicking "Accept" below.

Scope of your consent

Your consent to receive electronic disclosures applies to disclosures required by federal and local law, including (1) terms and conditions of receiving eStatements; (2) monthly account statements for your eligible share accounts; (3) notices of changes to disclosures previously provided; (4) disclosures about the share accounts for which you receive eStatements, which may include notices of increases in account fees or charges, or changes to the rules and regulations that govern the share account; and (5) Coast360's responses to any of your questions about your share accounts.

Terminating your consent

You may withdraw your consent at any time. If you withdraw your consent to receive disclosures electronically, this will terminate your ability to receive eStatements. You can stop receiving eStatements at any time by logging into Coast Online / Coast Online Pro and selecting the option to revert back to paper statements under the eStatements menu option. You may also call us at (671) 477-8736 for assistance. (Coast360 also has the ability to terminate your receipt of eStatements, as described in the Amendment of Terms and Conditions – Receiving Statements Electronically)

If you withdraw your consent, we may terminate your access to Coast Online / Coast Online Pro services. Further, if you withdraw your consent, your account statements will no longer be available online. Rather, we will begin to mail paper copies to you.

Equipment requirements

To receive and retain information and disclosures in electronic format, you will need a computer and printer; a communications link (usually through a traditional or cellular telephone service provider or a cable connection and a modem or other device for connecting your computer to the Internet); an Internet service provider; a browser that supports 128-bit encryption; and an email address where notifications of disclosure and statement availability can be sent in electronic format. Disclosures and statements are intended to be viewed in a *.PDF format and requires Adobe Reader or other compatible software for view. In order to keep copies for your records, you will need to have access to a printer or have the ability to download information.

Paper copies of disclosures

You may request a written (non-electronic) copy of any disclosures provided to you electronically by writing to Coast360 Federal Credit Union, ATTN: Contact Center 450 Route 8, Maite, Guam 96910. Once you consent to receive eStatements, paper statements will not be mailed to you. If you wish to receive paper statements, Coast360 will terminate your receipt of eStatements.

Keep your email address current

To communicate with you electronically, you must promptly provide us with your email address and keep it current through Coast Online / Coast Online Pro. You can update your email address by logging into Coast Online / Coast Online Pro and updating your email address under the "Settings" menu option.

Consent by clicking "Accept"

By clicking "Accept" below, you acknowledge that you have read and understand this consent and that you can access these disclosures in an electronic form.



Amendment of Terms and Conditions

Consent to Receive Electronic Statements

Read carefully and print or retain a copy for your records.

1. Introduction

This Amendment supplements, but does not replace, the Terms and Conditions in Coast Online / Coast Online Pro and Coast ePay agreements, the Membership and/or Sole Proprietor business ("Membership") and Account agreements applicable to your Coast360 share accounts, and other credit agreements you may have with Coast360. By consenting to electronic delivery of your periodic statement, you agree to the terms and conditions of this Amendment, as well as any online instructions we provide concerning electronic statements.

2. Receiving statement electronically

You must be enrolled in Coast Online / Coast Online Pro services and provide us with your current ISP e-mail address to request electronic delivery of your statement.

Your share accounts for which you currently receive a periodic statement are eligible for electronic statements. When you consent to receipt of electronic statements, you consent to receive electronic statements for all your eligible accounts. You will not receive paper statements after your consent. See Section 4 to terminate electronic statements and begin receiving paper statements again.

All of the terms and conditions relating to statements contained in the Coast Online / Coast Online Pro and Coast ePay agreements and in the Membership and Account agreements continue to apply to your statement when it is delivered electronically. For example, you must continue to review your statement and report any errors to us within the time limits described in the Coast Online / Coast Online Pro and Coast ePay Agreements, or the Membership and Account agreements, using the date your electronic statement was delivered as the "mailing" date.

3. How to Access Electronic Statements

When your electronic statement is ready, we will send you an email notification to the ISP email address you provide to us for Coast Online / Coast Online Pro services. The notification will contain instructions for you to use to access your electronic statement. In order to

access your electronic statement, you will need to log on to Coast Online / Coast Online Pro.

Disclosures and statements are intended to be viewed in Coast Online / Coast Online Pro in a *.PDF format and requires Adobe Reader or other compatible software for view. In order to keep copies for your records, you will need to have access to a printer or have the ability to download information.

If you change your ISP email address, you need to provide us with your new address in order to continue receiving your statement electronically. If we receive a message indicating our email notification to you is undeliverable, we will send you a notice in the regular mail that your statement is available for viewing online, and a request that you update your email address. If we need to send that notice to you two statement periods in a row, we will stop delivering your statement electronically and will convert you to receiving paper statements.

4. Termination of Electronic Statements

If you decide that you would rather receive paper statements by mail, you can request that we stop delivering your statement electronically through the eStatement menu option in Coast Online / Coast Online Pro. It may take us one full statement cycle before we can stop delivering your statement electronically, but in the meantime you can request a paper copy of your statement if necessary. If you terminate your use of Coast Online / Coast Online Pro services, you will be automatically converted to paper statements for your account(s). If you close an account receiving electronic statements, your closed account statement will be accessible on Coast Online / Coast Online Pro. We will not send you a paper statement for your final statement.

We reserve the right to stop delivering your statement electronically at any time by giving you notice. If we close an account receiving electronic statements, your closed account statement will be accessible on Coast Online / Coast Online Pro. We will not send you a paper statement for your final statement. If we decide to stop delivering your statement electronically or terminate your use of Coast Online / Coast Online Pro, we will continue to send you paper statements.

5. Consent by Clicking "Accept"

By clicking "Accept" below, you acknowledge that you have read and understand this consent and that you can access these disclosures in an electronic form.