



ONLINE BANKING TERMS & CONDITIONS

Privacy Policy

Coastland Federal Credit Union recognizes the importance of protecting the privacy of personal information about our members and others who visit our Web site. We understand that your personal and financial information is important to you. Therefore, we have developed the following Web site privacy policy.

General Information Areas:

The credit union collects information about your visit on an anonymous, aggregate basis, including: the date, length of visits, number of times each page is visited, the Web address of the site that you linked to our site from and the Internet service provider used to access our Web site - *But not the e-mail address*. This information allows us to track Web site use, measure site traffic and improve site navigation to better serve our members and Web site visitors. The information gathered is used for internal purposes only.

Collection and Use of Personal Information:

The credit union collects, uses and retains only personal information that is necessary to conduct business. We use the information to complete the request and/or transaction. This information may also be used for identification purposes when you contact us.

Maintenance and Accuracy of Your Information:

Coastland FCU continually strives to maintain complete and accurate information about our members and their accounts. If at any time you believe that our records contain inaccurate or incomplete information about you or your accounts, please notify us. We will investigate your concerns and correct any inaccuracies in a timely manner.

Employee Access to Member Information:

Coastland FCU educates its employees to understand the vital importance of maintaining the confidentiality of all member information. Only employees with a business reason for knowing your personal information are permitted access to your information.

Restrictions on Sharing Information:

Coastland FCU follows strict privacy procedures protecting your personal information. In addition, the credit union requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Coastland FCU will not disclose to third parties information concerning members' accounts with the credit union, except:

- ✓ Whenever it is necessary for completing transactions.
- ✓ To verify the existence and condition of your account to a third party such as a credit bureau or merchant.
- ✓ To comply with a government agency, court order, applicable law or regulation.
- ✓ If you give us your permission, which we may require to be in writing.
- ✓ Whenever it involves a claim by or against us concerning a deposit or withdrawal from your account.

Note:

The credit union will not authorize a third party to charge a member's account without his or her express consent, and will not sell personal information to telemarketing firms. The credit union will not provide account numbers or personal access numbers to any nonaffiliated third party for marketing purposes.

Maintaining Member Privacy in Our Business Relationships:

From time to time, we contract with outside vendors and other businesses to perform specific services for us. Whenever the credit union forms a partnership with another organization, Coastland FCU will require that the other organization conform to the credit union's strict privacy policies. Coastland FCU will only furnish the personal information that other organizations may need to provide their products and services to the credit union's members.

Protection of Information via Established Security Procedures:

We maintain appropriate security standards and procedures regarding unauthorized access to member information.

Internet Net Teller Access:

If you visit a secure area on our Web site, such as Online Banking, you will be asked to provide your account number and password. This required password feature allows the credit union to securely regulate entry into your personal financial information. However, you must ensure that your account number and password are safeguarded against unauthorized use. We strongly recommend you do not share your ID or password with anyone. Your account # and/or password will not be sold or made available to third parties by the credit union.

E-mail Messages:

Certain areas on our Web site allow you to submit information to us via e-mail. We will collect and retain the e-mail address, along with the information contained in the message, and will use it primarily to follow-up with you, to meet legal and regulatory requirements, and for marketing and/or research and development purposes. Please be advised that e-mail messages you send may not be secure against interception by unauthorized third parties. Therefore, you should avoid sending any confidential or sensitive information to us by e-mail or recognize that it may not be secure if you do so.

Legal Notice

Disclaimer of Warranties and Liabilities

All information provided on the Web site is believed by us to be accurate and reliable as of the date posted on the site. However, due to the possibility of human and mechanical error, as well as other factors, we are not responsible for errors or omissions from the information contained in this Web site. All of the information, materials, and functions contained in our Web site are provided on an "As Is" basis without warranties of any kind, expressed or implied, including, but not limited to, warranties or merchantability, fitness for a particular purpose, or freedom from computer virus. We do not warrant the adequacy, timeliness, or completeness of the information and materials included in our Web site or in other sites linked to or from our Web site, or that the functions provided will be uninterrupted or error-free. We expressly disclaim any liability for any errors in or omissions from information, materials and functions included in our Web site or any other sites linked to or from our Web site.

In no event will we be liable for any direct or indirect, special, incidental, consequential or punitive damages or lost profits arising in connection with your use of this Web site, or any interruption in the availability of our Web site, delay in operation or transmission, computer virus, loss of data, or otherwise, even if we have been advised of the possibility of such damages or losses.

Third Party Links

Coastland FCU and this web site may link you to other websites on the Internet. Coastland FCU is not responsible or liable to you in connection with such websites. WHEN YOU ACCESS THESE WEBSITES AND THE SERVICES AVAILABLE THERETO, YOUR RIGHTS AND OBLIGATIONS WILL BE GOVERNED BY THE AGREEMENTS AND POLICIES RELATING TO THE USE OF THOSE SERVICES. The inclusion of links to such websites or promotional materials relating to such websites does not imply any endorsement of such websites or the material on such websites by Coastland FCU.

Security Statement

Welcome to our Online Banking site!

Coastland FCU is committed to making your Online Banking experience safe and secure. Our Online Banking service provides security technology to protect the data of our members and for the credit union. We have taken many measures to ensure your privacy.

Information Encoding

We use encoding technology to ensure that your private information cannot be easily translated. On our Online Banking service your information never travels the Internet without encryption protection.

Account Numbers and Names

Coastland FCU does not display your account numbers over the Internet. Instead, you will see the account type i.e. primary checking, and will have the option to change to a "pseudo" name for each of your accounts.

Online Banking Information

In order to access Coastland FCU's Online Banking, you must enter your account number and Online Banking password. If you don't know your password, please [contact us](#).

Initial Login

First time users will have to set up three security questions. At each login one of these three questions will be asked as part of Coastland FCU's authentication process.

PIN Security System

To keep unauthorized individuals from accessing your account by guessing your PIN, we instituted a PIN security system. If your PIN is entered incorrectly three consecutive times, the user is "locked out". [Contact us](#) to have your password reset.

Each time you log in to our Online Banking service you will see a record of your last login date.

Automatic Log-Off

If you are logged on our Online Banking service, but do not perform any activity for 10 minutes, you will not be able to proceed until you "re-log" on to the system.

Additional Security Measures

We have sophisticated firewalls and authentication processes to ensure that only authorized individuals are allowed to enter our system. A firewall is either a hardware or software component that serves as a secure entrance to a system. A firewall can allow only specific parties to cross the path and access the system.

Protect your Online Banking Account Information

Coastland FCU works to protect your banking privacy. However, you also play an important role in protecting your account(s). Here are some steps you can take to ensure that your Online Banking account(s) information is protected:

- ✓ When sending the credit union e-mail, do not reveal your full account number. Instead, give us your full name and describe your accounts by type description only. On multiple account information, give us the name and relationship to you.
- ✓ Do not reveal your account number or PIN to anyone else. Your account number and PIN are designed to protect your banking information, but that will only work if you keep them to yourself.
- ✓ Change your Online Banking PIN frequently. You can change this online through the "My Account" tab.
- ✓ Do not walk away from your computer if you are in the middle of an Online Banking session.
- ✓ Once you have finished your Online Banking session, log-off before visiting other Internet sites.
- ✓ In addition, when leaving your computer clear the browser disk/memory cache and close your browser.
- ✓ If you notice any suspicious or unusual activity related to any of your accounts, contact us immediately at (504) 834-2780 or (888) 561-5610, or by e-mail: memberservices@coastlandfcu.com

Date of Last Update: The terms of this document were last updated on April 1, 2011. If you have any questions regarding these Terms of Use, the Site, or the Services, please contact memberservices@coastlandfcu.com



Coastland
FEDERAL CREDIT UNION

Online Banking Application

First Name: _____

Last Name: _____

Home Phone: (____) _____

Work Phone: (____) _____

Email: _____

Address: _____ City: _____

State: _____ Zip: _____ Country: _____

By signing and submitting this Online Banking Application you have read and accepted the terms and conditions set forth in our Online Banking Terms and Conditions.

Member Signature

Date