If the money in your account is subject to legal process or other claim. If circumstances beyond our control (such as fire, flood, or power failure) prevent the
transaction. If you used your Card or access code in an incorrect manner. If the ATM where you are making the transfer does not have enough cash. If the ATM was not working properly and you knew about the problem when you
made the transfer. If you have bill payer sessions, we will only confirm the amount, and show the details of the bill payer message to make a bill transfer or bill payer order to be made within (44) 676-2586.

7. Account Information Disclosure. We will disclose information in electronic format on
your account as described below.

• As necessary to complete transfers;
• To verify the existence of sufficient funds to cover specific transactions upon the
request of a third party such as a creditor or merchant;
• To comply with government agency or court orders; or If you give us your written
permission.

3. Stop Payment Orders. You may have requested in advance to make regular electronic local transfer out of your account for money you own, others, you may stop payment of
preauthorized transfers from your account. You must notify us in writing or to investiga-
tions involving your account using an ATM, POS terminal, or Debit Card transaction
with a participating merchant.

4. Business Days. Our business days are Monday through Friday, excluding

5. Notice of Ending the Agreement. If you order us to stop

6. Right to Receive Documentation. We will disclose information in electronic format
on your account as described below.

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permission.
The Coca-Cola Company Family Federal Credit Union

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement is the contract which covers your use and responsibilities concerning the electronic funds transfers ("EFT" services) offered to you by The Coca-Cola Company Family Federal Credit Union ("Credit Union"). In this Agreement, the words "you" and "your" mean those who sign the application or account card; the account owner, joint owners, or any authorized user. The words "we," "us," and "our" mean the Credit Union.

The "account" means any one or more savings and/or primary checking account(s), superflex checking account(s), or any other account(s) we may elect to electronically transfer money from your account through the electronic funds transfer services described below. "Account" also means any account for EFT transactions for your benefit, signing any agreements, such as, if you, jointly and severally agree to the terms and conditions of this Agreement and any amendments for the EFT services offered.

1. EFT Services. It apprizes you may use your account or the EFT services offered by the Credit Union

a. At the Credit Union office, you may use your Card and PIN (Personal Identification Number) to purchase goods or services at the POS terminals that carry Cirrus, MAESTRO, CU24, CU HERE, Exchange, Member Access network logo(s).

b. At your home or place of business, or at a location where a printed or electronic Funds Transfer Agreement is available, you may use your Card to make EFT transactions; or (i) any POS terminal or other merchants authorized to honor the Card; (ii) any ATMs owned or operated by the Credit Union; or (iii) other financial institution ATMs.

c. At the Credit Union office, you may use your Card to sign up for E-Statements.

d. E-Pay: You may use your Card to make automatic or manual payments at places that accept E-Pay or the Credit Union E-Pay service.

e. E-Teller: We offer you 24-hour access to your account through our secure Internet-based E-Teller service. E-Teller service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted at any time for maintenance, training, or for any reason from the Credit Union.

The following limitations on the frequency and amount of EFT transactions may apply:

- You may make one (1) cash withdrawal in any one day.
- You may withdraw up to the available balance in your account at the time of the transfer.
- The credit union may place a temporary hold on any of your accounts, including your primary checking account, to ensure the credit union's ability to settle a transaction.
- You may not use your Card for any transaction that is illegal under applicable law.
- You may not use your Card for any transaction that would exceed your available balance in your account at the time of the transaction.
- The service may be interrupted at any time for maintenance, training, or for any reason from the Credit Union.

2. Transfer Limitations

a. Acct. Activity & Security

b. EFT Services

c. CU 24

d. Preauthorized ACH

3. Conditions of EFT Services

a. Description & Purpose of Credit Union

b. Authorization & Agreement

c. Limitation of Liability

4. Fees and Charges

5. Member Liability

6. Rights and Responsibilities

7. Governing Law

8. Dispute Resolution

9. Electronic Signatures

10. Electronic Access

11. Electronic Statements

12. Periodic Statements

13. Extent of Agreement

14. Severability

15. Governing Law

16. Entire Agreement

The following limitations on the frequency and amount of EFT transactions may apply:

- You may use your Card to purchase goods or services at a location where a printed or electronic Funds Transfer Agreement is available.
- You may use your Card to make EFT transactions; or (i) any POS terminal or other merchants authorized to honor the Card; (ii) any ATMs owned or operated by the Credit Union; or (iii) other financial institution ATMs.
- At the Credit Union office, you may use your Card to sign up for E-Statements.
- At your home or place of business, or at a location where a printed or electronic Funds Transfer Agreement is available, you may use your Card to make EFT transactions; or (i) any POS terminal or other merchants authorized to honor the Card; (ii) any ATMs owned or operated by the Credit Union; or (iii) other financial institution ATMs.
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