**Account Modification Form**

*For existing members only:* This form is designed to help us process changes to your existing Credit Union account(s) and to provide the additional services you request. Return this completed application and any applicable funds/deposit(s) to Coca-Cola Federal Credit Union or mail to: P.O. Box 1734, Atlanta, Georgia 30301. Please DO NOT mail cash. For information, please contact Member Services at 404-676-2586 or 877-277-2586.

### Current Account Information

<table>
<thead>
<tr>
<th>Account Owner(s)</th>
<th>Member Number</th>
</tr>
</thead>
</table>

### Type of Change

I /We authorize the Credit Union to make and accept the following changes to my/our accounts: (Please indicate the type of change)

- [ ] Add Account/Service. Add the account/service designated under Accounts or Services.
- [ ] Terminate Account/Service. Terminate the account/service designated under Accounts or Services.
- [ ] Add Account Owner. Add the following account owner on the account(s) indicated.
- [ ] Personal Account Information Change. (All Accounts)
- [ ] All Accounts
- [ ] As designated

### Primary Owner

<table>
<thead>
<tr>
<th>Name</th>
<th>SSN/TIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street Address</td>
<td>City</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>E-mail</td>
</tr>
<tr>
<td>Home Phone Number</td>
<td>Work Phone Number</td>
</tr>
</tbody>
</table>

### Joint Information

Joint account with right of survivorship. If account owner is a minor child, a parent who is member of the Coca-Cola Credit Union member must be Joint Owner.

<table>
<thead>
<tr>
<th>Joint Owner</th>
<th>SSN/TIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street Address</td>
<td>City</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>E-mail</td>
</tr>
<tr>
<td>Home Phone Number</td>
<td>Work Phone Number</td>
</tr>
</tbody>
</table>

### Add Agent

- [ ] Add the Following Agent
- [ ] All Accounts
- [ ] Designate Specific Accounts

### Payable-On-Death Beneficiary

- [ ] Add new PODB
- [ ] Modify

Only the primary account owner can add or delete a beneficiary. Include a copy of appropriate identification for all new PODB (required).

<table>
<thead>
<tr>
<th>Name</th>
<th>Social Security #</th>
<th>Date of Birth</th>
<th>% of Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street Address</td>
<td>City</td>
<td>State</td>
<td>Zip</td>
</tr>
</tbody>
</table>

Notice: All beneficiaries are subject to an OFAC review before being added or prior to disbursal of funds. A Payable-On-Death Beneficiary on a joint account will not have access to account funds unless all owners are deceased. Once signed and dated, this form will supersede any previously dated form on file.
### Change Trustee

- **Add Trustee**
  - (copy of trust documents and photo ID of trustee required to add new trust account)
- **Remove the Trustee named below on the following account(s)**
  - Revocable
  - Irrevocable
  - All accounts
  - Designate specific accounts

<table>
<thead>
<tr>
<th>Accounts</th>
<th>Services</th>
<th>Authorization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>Add</td>
<td>Type</td>
</tr>
<tr>
<td></td>
<td>Terminate</td>
<td></td>
</tr>
<tr>
<td>Checking</td>
<td>Add</td>
<td>Money Market</td>
</tr>
<tr>
<td></td>
<td>Terminate</td>
<td></td>
</tr>
<tr>
<td>Share Certificate</td>
<td>Add</td>
<td>IRA</td>
</tr>
<tr>
<td></td>
<td>Terminate</td>
<td></td>
</tr>
<tr>
<td>Overdraft Protection</td>
<td>Add</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Terminate</td>
<td></td>
</tr>
<tr>
<td>Visa Debit Card</td>
<td>Check Appropriate Box:</td>
<td>New Card for Joint Owner</td>
</tr>
<tr>
<td></td>
<td>Re-Order/Replacement ($10.00 fee)</td>
<td>Request PIN #</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

I /We agree that the changes on this modification form amend the previously signed Account Application and are subject to the terms and conditions of the Membership Account Agreement, Rate and Fee Schedule, and Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I /We acknowledge receipt of a copy of the Agreements and Disclosures applicable to the accounts and services requested above. If a Visa Debit Card or EFT service is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement.

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On ______________________________, 20 ______ , above signatory personally came before me and being duly sworn, did state that he/she is the person described in the above document and that he/she signed the above document in my presence.

Notary Signature: ____________________________  County: ____________________________  My commission expires: ____________________________

OR

Credit Union Representative Witness Signature: ____________________________

*Signature of Removed Owner must be notarized, unless witnessed by a Credit Union employee.*
VISA DEBIT CARD DISCLOSURE
VISA DEBIT CARD AGREEMENT  This is the general agreement covering your use of VISA Debit Card: If an overdraft loan to your checking account results from your use, refer to the Checking Account Agreement Overdraft Transfer Clause which follows. If you have a joint account, both of you are bound by this agreement and each of you are responsible for payment of the entire amount which may become due. This agreement applies only to the designated checking account.

1. Authorization for Payment. When you use your card or permit someone else to use it for a purchase or cash advance, you authorize us to charge your deposit account for the amount involved.

2. Lost or Stolen Cards; Unauthorized Use. NOTIFY US IMMEDIATELY if you believe your card is lost or stolen, or if you believe an unauthorized use of your card or personal identification number has occurred or may occur. FOR LOST OR STOLEN CARDS, CALL IMMEDIATELY: 1-800-472-3272.

   (a) Liability disclosure. Tell us AT ONCE if you believe your VISA Debit Card or PIN has been lost or stolen. You must notify us immediately of any unauthorized use.

   Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than $50 if someone used your VISA Debit Card or PIN without your permission. If you believe your VISA Debit Card or PIN has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than $50 if someone used your VISA Debit Card or PIN without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your VISA Debit Card or PIN, and we can prove we could have stopped someone from using your VISA Debit Card or PIN without your permission, if you had told us, you could lose as much as $500.

   Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as long trip or a hospital stay) kept you from telling us, we will extend the time periods.

3. Business Days. Our normal business days are: Monday through Friday, excluding normal banking and federal holidays.

4. Transactions Available at Automatic Teller Machines (ATM). All transactions are subject to proof and verification by financial institution of account. For security reasons there are limits on the dollar amounts of certain transactions you can make at these automatic teller machines.

5. Fees. Each transaction may be treated like a checking for purposes of computing any applicable charges for your share draft account. Such charges are disclosed on the Credit Union’s separate schedule of rates and fees as provided to you. Fraud control services, such as handling of lost or stolen cards, will result in additional fees. The Credit Union retains the right to impose a minimum balance requirement and/or per transaction fee for card transactions.*

6. Account Information Disclosure. We will disclose information to third parties about your account transactions:
(a) If necessary for completing transactions, or
(b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
(c) In order to comply with government agency or court orders, or
(d) If you give us your written permission.

TRANSFER OF INFORMATION: Generally a Federal Agency must tell you if any records obtained from a financial institution are transferred to another Federal Agency.

PENALTIES: If a Federal Agency or financial institution violates the financial privacy act, you may sue for damages or seek compliance with the law. If you win, you may be repaid your attorney’s fees and costs.

Either the Credit Union or card holder may terminate their agreement as to any card and revoke the card at any time. The card holder shall be relieved of liability as to the transaction occurring after such termination, but no such termination shall affect any liability of the card holder to the Credit Union with respect to transactions initiated through the use of the card before termination. Upon any termination the card shall be returned to the Credit Union. The Credit Union may amend these regulations and any agreement concerning the card in any respect at any time by mailing a copy of such amendment to card holder’s at card holder’s address as then shown on the records at the Credit Union, and such amendments shall be and become effective five (5) days subsequent to the date of such mailing unless card holder has theretofore returned the card to the Credit Union and terminated the agreement pertaining thereto.

7. Right to Receive Documentation. A receipt or sales slip will be provided to you for each transaction. This receipt shall, be subject to verification of items deposited by you at an automatic teller machine, and constitute prima facie proof of the transaction evidenced by the receipt or sales slip. Your regular monthly checking account statement will identify and describe your VISA Debit Card transactions.

8. No Stop Payment. Since VISA Debit Card transactions result in direct charges to your checking account, there are no stop payment privileges.

9. Liability of Coca-Cola Federal Credit Union.

The Credit Union shall be liable to a card holder for damages caused by:

(a) The Credit Union’s failure to make an electronic transfer of funds in a timely manner and in the amount requested when properly instructed to do so, EXCEPT:

(1) If your account has insufficient funds.
(2) If the funds in your account are subject to legal process or other encumbrance.
(3) The transfer would exceed a credit limit.
(4) An Automatic Teller System terminal has insufficient funds to complete the transaction.
(5) As otherwise may be provided by the Federal Regulations.

(b) The Credit Union’s failure to make an electronic funds transfer if that failure is due to the Credit Union’s failure to credit to
your account a deposit of funds if that deposit should have been credited by the terms and conditions of the account.

(c) The Credit Union’s failure to stop payment of any preauthorized transfer from your account when instructed to do so in accordance with the terms and conditions of the account. HOWEVER, the Credit Union shall not be liable under this section if it can prove that its actions or failure to act were the result of:

(1) An act of God or other circumstances beyond its control, that it used reasonable care to prevent the occurrence and that it used reasonable care as the circumstances required.

(2) A technical malfunction known to the card holder at the time the card holder attempted to use the Automatic Teller System. If any failure by the Credit Union was not intentional and resulted from a bona fide error even though the Credit Union has procedures meant to prevent the error, the Credit Union shall be liable for actual damages.

10. **No Cash Refunds from Merchants.** If you are entitled to receive a refund from a merchant for a purchase made with your VISA Debit Card, you will not receive cash. Instead, your VISA Debit Card will be used again by the merchant to make a credit to your checking account.

11. **Refusal to Honor Card.** We are not responsible for the refusal of anyone to honor your card.

12. **Amendments.** We may amend or cancel this agreement at any time by getting your consent or by giving you notice of the amendments or cancellation. Cards are our property and must be returned upon our request.

13. **Copy Charges.** We may charge you a reasonable charge for photocopies and reprints of your statement.

14. **Miscellaneous.** If any provision of this agreement would be unlawful, the rest of the agreement will stand and the unlawful provision will be deemed amended to conform to law.

15. **Deposit Account Terms and Conditions.** The Checking Account Policies as issued by us apply to all your credit union transactions (including VISA Debit Card transactions) except as to those matters which are covered by this agreement.

**CHECKING ACCOUNT AGREEMENT FOR OVERDRAFT TRANSFER**

This agreement is made and entered into by and between the member herein after referred to as “member” and Coca-Cola Federal Credit Union, hereinafter referred to as “Credit Union.”

1. Pursuant to written application made by member, Credit Union agrees to establish for member, overdraft protection; Credit Union agrees to loan member the aforesaid maximum credit line as requested by member upon the terms and conditions hereinafter set forth. Member agrees to repay the loan balance, including finance charges, in monthly installments as set forth in revolving credit note agreement and Truth-in-Lending Disclosure.

2. Loans under this agreement shall be available to member by using either of the following methods:
(a) By means of an automatic credit to members’ checking account available to anytime transactions drawn against the member’s checking accounts are in excess of the deposits held in said account.

(b) Upon request by member, funds will be transferred to the checking account.

3. Credit Union is not obligated to honor any transaction which would create an overdraft in excess of the maximum amount of overdraft protection, but if credit union elects to do so, the excess shall be treated as an overdraft transfer loan hereunder.

4. Credit Union may terminate this Agreement at any time upon notice to member with respect to any future overdraft transfer loans. The Credit Union may amend this Agreement by giving notice as required by law or by member’s written Agreement to any amendment.

5. In the case of joint checking account, each user shall be signed on the revolving credit note and Truth-In-Lending Disclosure and will be jointly and severally liable for any overdraft transfer loan made by honoring the transaction of either user.

6. If any provision of this Agreement is or becomes invalid under law, the remaining provision shall be affected thereby and said provision shall be deemed so as to conform to then existing law.

IN CASE OF ERRORS OR QUESTIONS ABOUT VISA DEBIT CARD TRANSACTIONS, KEEP THIS NOTICE FOR FUTURE USE

Telephone us at 1-800-472-3272 or write VISA, c/o Coca-Cola Credit Union, P.O. Box 1734, Atlanta, GA 30301, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a VISA Debit Card transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or

1) Tell us your name and account number,

2) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information

3) Tell us the dollar amount of the suspected error.

We require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not recredit your account after you discover the error. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If the error asserted by you involves an extension of credit under our Overdraft Protection agreement, then after we receive your notice we cannot try to collect any amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are
still obliged to pay the parts of your bill that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn’t make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent.

However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that there is a question about your bill.

And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. Special Rule for Debit Card Purchases Covers U.S.-issued cards only. Does not apply to ATM transactions, PIN transactions not processed by VISA, or certain commercial card transactions. Individual provisional credit amounts are provided on a provisional basis within five (5) business days and may be withheld, delayed, limited, or rescinded by Credit Union based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. Transaction at issue must be posted to your account before provisional credit may be issued.

Foreign Transactions: VISA Purchases and cash withdrawals made in foreign countries and foreign currencies will be debited from your account in U.S. dollars. The conversion rate to dollars will be determined in accordance with the operating regulations established by VISA International. Currently, the currency conversion rate used to determine the transaction amount is U.S. dollars is generally either a government-mandated rate or the wholesale rate in effect the day before the transaction processing date, increased by 1%. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

* Card replacement fees apply. See Rate & Fee Schedule.

Debit Card fraud alerts will be sent via text “Message and Data Rates May Apply” or IVR when:
• A transaction was denied at the point of sale
• Suspicious activity or transaction is attempted

To stop receiving fraud alerts to your phone, you can opt-out of the program via SMS. Just text/reply with the word “STOP”.

* Card replacement fees apply. See Rate & Fee Schedule.
Member Services/
Phone Banking
Telephone:  (404) 676-2586
Toll Free:  (877) 277-2586
Fax:  (404) 598-2586

Website
creditunion.coca-cola.com

Mail
creditunion@coca-cola.com
cumortgages@coca-cola.com
creditunionloandept@coca-cola.com

Physical Address
One Coca-Cola Plaza, NW
Atlanta, GA 30313

Mailing Address
P.O. Box 1734
Atlanta, GA 30301

Federally insured by NCUA