



Coastal Community Credit Union has recently updated the terms and conditions of the [Direct Services Agreement](#) governing the Depositors use of Direct Services.

The updates were made to clarify certain terms, to expand, modify or add new definitions in order to explain changes to existing products, services and technology, as well as to introduce new technology, products and services. These include, but are not limited to, the following:

- Mobile Payment Services
- Mobile Banking and Digital Banking
- Western Union Services
- Personal Financial Management (PFM)

Some of the new or amended definitions include:

- Debit Card – amended to include Mobile Payment Services
- Depositor
- Financial Institution
- Merchant
- Mobile Device
- Mobile Payment Services
- Mobile Payment Transactions
- Passcode
- PIN
- POS
- POS Transactions
- Rules – amended
- The Services
- Transaction Record
- Western Union Services
- Your Contact Info
- Personal Information – amended
- Use of Services - amended

The most significant amendments are in sections 7, 10, 56, 57 and 58, which address changes to regulations on confidentiality, PIN security, and modifications to the agreement.

Sections 29 and 35 - 55 are new sections. These additions have been made to better define new and upcoming technology as well as changes to existing products and services, including processes for debit card and direct services, defining procedures for unauthorized transactions, lost or stolen cards, compromised access, liability and security.

Additional amendments were made in the PFM SCHEDULE FOR CONSENT AND DISCLOSURE FOR PFM SERVICES (“PFM SPECIAL TERMS”) part of the Agreement on pages 13 and 14, in particular in the ASSET/LIABILITY CONSENT section 7.

Please note, not all of the services referred to in this agreement are currently available, and sections pertaining to them are not applicable until such time when we implement the service(s).

No further action is required on your part at this time. Your continued use of Coastal Community Credit Union Direct Services confirms your agreement with these changes. If you choose to not accept the changes, please contact us at 1-888-741-1010 to un-enroll from Direct Services.