



Emerald Coast
Federal Credit Union

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"THE LIGHTKEEPER"

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Change in Terms Notice

Please take note of the following change in terms in the Electronic Fund Transfers Agreement and Disclosure in regards to your VISA Debit Card:

Section 1. EFT SERVICES, a. ATM/Visa Debit Card, Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

Section 5. Member Liability, Paragraph 3: For all other EFT transactions involving your card or access code, including if you were negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.♦

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Shop for your dream car and apply for a loan with ease.

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Annual Privacy Notice Disclosure

The Credit Union's Privacy Disclosure details what Emerald Coast Federal Credit Union does with your personal information. To view our Privacy Disclosure, please visit our website at www.emeraldcoastfcu.com and click on About Us then Privacy Policy. Or to receive a copy of the Privacy Disclosure you may contact us at (850) 227-1156 and we will mail a copy to you. ♦



Did You Love Your Family TOO Much This Holiday Season?
Crawl out from underneath all the wrapping paper, and come see us about *getting out of debt* in the New Year.

C R E D I T U N I O N I N F O R M A T I O N

ELECTED & APPOINTED OFFICIALS

BOARD OF DIRECTORS

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Charles Cloud ~ J.C. McArdle ~ J.C. Cox

Upcoming Holidays Observed

New Year's Day	Monday, January 1, 2018
Martin Luther King, Jr. Day	Monday, January 15, 2018

Your savings federally insured to at least \$250,000
And backed by the full faith and credit of the
United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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