

**ATLANTIC COAST BANK**  
**Consumer Electronic Funds Access Agreement**

Event	Timing of Consumer Notification to Atlantic Coast Bank	Consumer's Maximum Liability
Loss or theft of PIN, card, or logon credentials	Within 2 business days after learning of loss or theft	Lesser of \$50 OR total amount of unauthorized charges.
Loss or theft of PIN, card, or logon credentials	More than 2 business days after learning of loss or theft	Lesser of \$500 OR the sum of: a) \$50 or the total amount of unauthorized transfers occurring in the first two business days, AND b) the amount of unauthorized transfers occurring after two business days and before notifying Atlantic Coast Bank
Loss or theft of PIN, card, or logon credentials	More than 70 calendar days after transmittal of statement showing the first unauthorized transfer made with the PIN, card or logon credentials	For transfers occurring within the 60 day period, the lesser of \$500 OR the sum of: a) lesser of \$50 or the amount of unauthorized transfers in first 2 business days, AND b) the amount of unauthorized transfers occurring after 2 business days. For transfers occurring after the 60 day period, unlimited liability until Atlantic Coast Bank is notified.
Unauthorized transfers appearing on your periodic statement (no use of stolen PIN, card or logon credentials)	Within 60 calendar days after transmittal of the periodic statement	No liability
Unauthorized transfers appearing on your periodic statement (no use of stolen PIN, card or logon credentials)	More than 60 calendar days after transmittal of the periodic statement showing first unauthorized transfer	Unlimited liability for unauthorized transfers occurring 60 calendar days after the periodic statement and before notice.
Unauthorized signature based transactions performed against your Visa debit card		Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card.

**Refer to your Electronic Funds Transfer Agreement and Disclosure for further details regarding liabilities and protections.**

*Commercial accounts are not subject to the Electronic Funds Transfer Act and are therefore not afforded the same protections as consumer accounts. If you have a commercial account, then your account is subject to the terms and conditions included in your Commercial Electronic Funds Access Agreement. In case of errors or questions about electronic funds transfers from your commercial account, we must hear from you no later than the opening of business on the second banking day following the settlement date of the original entry to limit any of your liability.*