

California Coast Credit Union Video Banking System Terms of Use and Disclosure

Acceptance of Terms

By utilizing California Coast Credit Union's ("Cal Coast") video banking platform, you agree to abide by the following terms and conditions.

User Conduct

Professional Demeanor: Members shall maintain a professional and courteous demeanor during video interactions with Cal Coast representatives.

Prohibited Behavior: The use of harmful, threatening, or inappropriate language or gestures is strictly forbidden.

Confidentiality: The User agrees to conduct all video banking sessions in a private, secure environment to maintain the confidentiality of communications with Cal Coast representatives. The User is responsible for maintaining the confidentiality of their login credentials and shall not share passwords or allow unauthorized access to their account.

Consequences: Violation of these conduct standards may result in suspension from the video platform, restriction of credit union services, or membership termination.

Appropriate Attire

Members must be dressed in a manner consistent with in-person branch visits when using the video platform.

Safety and Security

Prohibited Usage: Members shall not use the video platform while operating vehicles or heavy machinery.

Liability: Cal Coast bears no responsibility for any risks, injuries, or harm resulting from improper use of the video platform.

Secure Connection: Members must use a secure internet connection in a private location to protect their privacy.

Email Security: Any email address provided must be for a secure account accessible only by the member.

Multi-Party Transactions

For transactions involving multiple parties, all relevant individuals must be present and provide signatures as required.

Service Termination

Cal Coast representatives reserve the right to terminate video sessions if members fail to comply with these terms of use.

Non-compliance may result in denial of future video banking services.

Liability and Indemnification

To the extent permitted by California law, Cal Coast shall not be liable for any losses, claims, or damages resulting from member non-compliance with these terms.

Members agree to indemnify Cal Coast for any costs or damages incurred due to their failure to meet these terms of use or from other impermissible or inappropriate use or conduct related to or stemming from the video banking service.

Recording Consent

Members consent to the recording of video sessions for training, verification, and validation purposes.

Cal Coast may use and retain these recordings in accordance with applicable California privacy laws.

Supplementary Agreements

These terms of use are supplemental to Cal Coast's other disclosures and agreements, including the "Membership and Account Agreement."

Compliance with Federal Regulations

In accordance with federal law to combat terrorism and money laundering, Cal Coast is required to obtain, verify, and record information identifying each person opening an account.

Members may be asked to provide their name, address, date of birth, and other identifying information or documents when opening an account.

California Jurisdiction

This agreement shall be governed by and construed in accordance with the laws of the State of California.

Amendments

Cal Coast reserves the right to modify these terms at any time, with notice provided to members as required by California law.

Privacy

The following privacy documents are incorporated by reference and are available [here](#):

- Cal Coast's Privacy Policy & Website Terms of Use
- Cal Coast's Privacy Notice