



GULF COAST BANK & Trust Company

200 St. Charles Ave., New Orleans, LA 70130 ❖ 504-561-6124 ❖ 1-800-223-2060

TRUTH IN SAVINGS DISCLOSURE

Account Type: Educator's Plus Vacation Club Savings

Account #: _____

Date: _____

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than seven (7) days notice in writing before any withdrawal from an interest bearing account.

Minimum Balance & Eligibility Requirements

- ❖ A minimum deposit of \$100 is required to open account.
- ❖ Must have an Educators Plus checking to be eligible for this product.
- ❖ The owner (s) of your Educators Plus Checking account and the Vacation Club account must be the same.

Service Charge and Additional Fees

- ❖ There is no monthly service cycle charge for this account.
- ❖ A fee of \$5.00 per debit/withdrawal transaction, excluding ATM transactions, in excess of six (6) per month will be assessed.
- ❖ Quarterly Paper Statement fee of \$4.85.
Quarterly paper statement fee waived if one of the following is met:
 - ❖ Average quarter to date* balance of \$5,000 or greater OR
 - ❖ Average quarter to date* balance of \$25,000 or greater in qualifying deposits (See Additional Terms for qualifying accounts) OR
 - ❖ Account is set up for eStatements.
- *Average quarter to date cycle will end one business day prior to the statement cycle.
- ❖ If the primary bank account holder decides to cancel their eStatement at any time, or if we have reason to believe that they are not receiving their eStatement or eNotification a \$4.85 quarterly paper statement fee will be assessed unless the average quarter to date balance of \$5,000 or greater OR average quarter to date balance of \$25,000 or greater in qualifying deposits applies.
- ❖ See Notice of Disclosure for Services and Fees for a list of additional fees that may apply.

Variable Rate

- ❖ The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at one of the numbers listed above.
- ❖ The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.
- ❖ Fees may reduce earnings.

Frequency of Rate Change

- ❖ At our discretion, we may change the interest rate on your account at any time.

Accrual of Interest on Noncash Deposits

- ❖ Interest will begin to accrue the next business day following the day of your opening deposit.

Compounding, Crediting and Balance Computation

- ❖ Interest is compounded quarterly. Interest will be credited quarterly.
- ❖ There is no minimum balance required to earn interest.
- ❖ If you close your account before interest is credited, you will not receive the accrued interest.
- ❖ We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily periodic rate may vary.
- ❖ The period we use is days in statement cycle.

Additional Terms

- ❖ You will receive a quarterly periodic statement unless electronic activity triggers a monthly statement.
- ❖ If the primary account holder has enrolled in eStatements, they will receive an email notification when their statement is ready for viewing at www.gulfbank.com. (See Gulf Coast Bank & Trust Co. Internet Banking and eSign Disclosure). Images of processed items are available online. Active internet banking account and email address is required at all times.
- ❖ If the primary account holder is not actively enrolled in eStatements at any time, for any reason, they will receive a quarterly paper statement mailed to their address of record.
- ❖ Your account will be placed in Dormant Status after 12 months of inactivity. While your account is dormant, any applicable quarterly service charges and quarterly paper statement fees will be waived. You will no longer receive periodic statements and/or eStatement notifications. Upon reactivating your account, you will begin to receive a periodic statement and all fees associated with the account product will be assessed, unless you meet the balance requirements if applicable.
- ❖ Qualifying deposits includes all personal checking, savings or certificates of deposits that are directly linked to this account. Average quarter to date balance(s) used to calculate the average balance of \$25,000 or greater is calculated from the first date of the current quarter period through the statement cycle date for each account. Statement cycle dates may vary based on account and/or account types.



Account Opening Date:

Account Number:

HOW TO REGISTER FOR GULF COAST BANK AND TRUST eSTATEMENTS!!!

1) Register for Digital Banking at www.gulfbank.com. If you are already registered, login to your Digital Banking account to verify that your account is still active and to register for eStatements.

2) You must enroll for eStatements for each account from the computer that you normally use so that you and we will know that you are able to retrieve your monthly account statement.

3) Once logged in, click on Menu in the top left corner. Select User Preferences, then Statements/Notices Delivery.

4) Select eStatement and eNotice as the Delivery Type for each account you wish to enroll in eStatements. Read and accept the E-Statement Delivery Disclosure. Verify the email address. If the email address is incorrect, please contact our Call Center at 504-561-6124 or 800-223-2060. Click Submit.

5) Once enrolled, you will receive an email notification to your email address on record when you have a new statement or notice available for viewing.

NOTE: Home Equity and Personal Lines of Credit are excluded from eStatement sign up

New Account/Service Application E-Signature and Electronic Disclosure Agreement

This E-Signature and Electronic Disclosures Agreement ("eSign Agreement") applies to all communications, documents, disclosures ("Communications") and electronic signatures related to the specific product(s), services offered through this new account/service application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable.

Agreement to Conduct Transaction by Electronic means:

You agree to conduct the transactions offered through this new account/service application process by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions completed through this process will result in valid and legally binding agreements. You also agree that you have adequate access to a computer or device with sufficient internet connectivity to receive and view these electronic communications, disclosures and documents.

This E-Signature and Electronic Disclosure Agreement is only effective for the documents that are a part of this transaction.

Agreement to Use Electronic Signatures:

You specifically agree that any electronic signatures that you provide through this new account/service application process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen.

Agreement to Receive Disclosures Electronically:

You agree to receive all legal and regulatory disclosures and other communications associated with this transaction available through this new account/service application process through electronic means including this PDF and email.

Withdrawing your Consent:

You may withdraw your consent to this Online E-Signature Agreement and electronic signature at any time before you sign the documents electronically or by one of the following methods:

LOAN DOCUMENTS
Email: LoanDoc-Consumer@gulfbank.com
Call: 504-841-7350
Select the Decline to sign under the Option Tab
Select Print and Sign under the Option Tab

IN BRANCH DEPOSIT ACCOUNTS	ONLINE DEPOSIT ACCOUNT DOCUMENTS
Select the Decline to sign under the Option Tab	Select the Decline to Sign under the Other Actions Tab. By declining to sign the documents electronically, you are withdrawing your consent, and we cannot accept and process your online account application. You will need to visit a local branch to open your account.
Select Print and Sign under the Option Tab	

Availability of Printed Copies:

You may obtain printed copies of any of the agreements, disclosures or other related documents by signing into your account, downloading the documents and printing them from your computer or device or by contacting our Lending Department at 504-841-7350 and requesting copies or by calling the CallCenter at 800-223-2060 or email CallCenter@Gulfbank.com

Hardware and Software Requirements:

To access and retain the Disclosures, you must have access to the Internet. While you may be able to access and retain the Communications using other hardware and software, your personal computer or device needs to support the following requirements:

- ❖ An operating system, such as: Windows 98, NT, 2000, ME, XP, Vista or Win 7; or Mac OS 10
- ❖ Access to the internet and an internet browser which supports HTML 4.0 and 128bit SSL encryption and Javascript enabled, such as:
 - For Windows 98, NT, 2000, ME, XP, Vista, or Win 7
 - o Microsoft Internet Explorer 6.0 and higher
 - o Firefox 3 and higher
 - o Chrome 3.0 and higher
 - For Macintosh using OS 10.x
 - o Safari 3.0 and higher
 - o Firefox 3 and higher
 - o Chrome 4.0 and higher

Because some Communications/disclosures will be sent by email, you must also provide us with a current email address as part of your application.

1. You may retain a copy of a Communication by saving to your computer or device
2. You may request a paper copy of any Communication by visiting one of our branch locations. A fee of \$ per Communications will apply.
3. You may request a paper copy of any Communication by sending your request by mail (see below for address). Please provide your complete name, date of account application (if known), account number (if applicable), address to which you would like the copies mailed, and describe the Documents you want.

Contacting Gulf Coast Bank and Trust Co

To contact Gulf Coast Bank, please send the following information to the address listed below:

LOANS	DEPOSITS
Gulf Coast Bank and Trust Company	Gulf Coast Bank and Trust Company
2626 N Arnoult Drive	2008 Ronald Reagan Hwy
Suite 220	Covington, LA 70433
Metairie, LA 70002	

- o Type of request (change of email address, request for printed copies of disclosures, etc.)
- o Complete name
- o Date of application (if known)
- o Account number (if applicable)
- o Any other details relating to your request

Federal law:

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signature in Global and National Commerce Act, and that you and we both intend that the Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination and Changes:

We reserve the right, in our sole discretion, to terminate or change the terms and conditions on which we provide electronic Communication. We will provide you with notice of any termination or change as required by law.