

Online Banking / Billpay

Username

- Online Banking / Billpay
 Cash Management

 

[Enroll in Online Banking / Billpay](#)

Search

Quick Links

- [Open an Account](#)
- [Career Opportunities](#)
- [Reorder Personal Checks](#)
- [Reorder Business Checks](#)
- [Credit Cards](#)
- [Holiday Schedule](#)
- [Disclosures](#)
- [Identity Theft Prevention](#)

- [Personal](#)
- [Business](#)
- [Loans](#)
- [Mortgage](#)
- [IRA's & CD's](#)
- [Alternative Banking](#)
- [Rates & Fees](#)

Disclosures

Conducting Your Transactions Online

Federal financial regulators are reporting that Internet threats have changed significantly over the past several years. Sophisticated hacking techniques and growing organized cyber-criminal groups are increasingly targeting financial institutions, compromising security controls, and engaging in online account takeovers and fraudulent electronic funds transfers. In order to help ensure the security of your online transactions, we want you to know that:

- We will never email, call or otherwise ask you for your user name, password or other electronic banking credentials
- You can help protect yourself by implementing alternative risk control processes like:
- Making sure you choose an adequate user name and password that, at a minimum, mixes in small case letters, upper case letters and numbers
- Periodically changing your password (e.g., at least every 90 days)
- Safeguarding your user name and password information } Making sure you have a firewall in place when conducting your financial transactions
- Logging off the system when you're done conducting business (don't just close the page or "X" out of the system)
- Monitoring your account activity on a regular basis

In addition, we may require owners of commercial accounts to perform their own risk assessments and controls evaluations. For example:

- Make a list of the risks related to online transactions that your business faces including:
- Passwords being written down and left out in the open
- The use of old or inadequate passwords
- The possibility of internal fraud or theft
- Delays in terminating the rights of former employees
- The lack of dual control or other checks and balances over individual access to online transaction capabilities

An evaluation of controls your business uses may include:

- Using password protected software to house passwords in
- Conducting employee background checks
- Initiating a policy and process to terminate access for former employees
- Segregating duties among two or more people so no one person has too much access or control
- Conducting internal or third party audits of controls
- Using firewalls to protect from outside intrusion or hackers

Federal regulations provide consumers with some protections for electronic fund transfers. These regulations generally apply to accounts with Internet access. For example, these federal laws establish limits on a consumer's liability for unauthorized electronic fund transfers. They also provide specific steps you need to take to help resolve an error with your account. Note, however, that in order to take advantage of these protections, you must act in a timely manner. Make sure you notify us immediately if you believe your access information has been stolen or compromised. Also, review your account activity and periodic statement and promptly report any errors or unauthorized transactions. See the Electronic Fund Transfer disclosures that were provided at account opening for more information on these types of protections. These disclosures are also available online (or ask us and we will gladly provide you with a copy).

If you become aware of suspicious account activity, you should immediately contact the authorities and contact us at the following number: 1-910-577-3200

NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a "noninterest-bearing transaction account" are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules.

The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts ("IOLTAs"). It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts.

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

Important Disclosure Information for Commercial Customers

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notice is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

Privacy Policy

Revision Date: February 2013

FACTS	WHAT DOES COASTAL BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • Account balances • Credit scores • Account transactions • Checking account information • Wire transfer instructions When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Coastal Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Coastal Bank & Trust Share?	Can you limit this sharing?
For our everyday business purposes – For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit	Yes	No
For our marketing purposes – to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
Questions?	Call 910-577-3200	

What we do	
How does Coastal Bank & Trust protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Coastal Bank & Trust collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Give us your contact information • Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Coastal Bank & Trust has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Coastal Bank & Trust does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Coastal Bank & Trust does not jointly market.</i>

FUNDS AVAILABILITY POLICY

Your Ability to Withdraw Funds

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits and cash deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays,

written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. We are an "all day banking" institution which means that transactions are posted on the same day that they are received within the bank.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits and cash deposits to your account will be available on the day we receive the deposit. Funds from wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the first business day after the day of your deposit unless we notify you that a later availability date is in effect. If we delay availability of funds from other check deposits, these funds will be available no later than 30 days from the date of deposit.



Coastal Bank & Trust • 2414 North Marine Blvd. • Jacksonville, NC 28546
Phone: 910-577-3200 • Fax: 910-577-3211

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