

Federal Reserve Regulation GG Unlawful Internet Gambling Enforcement Act (UIGEA)

Federal law requires that
Commercial/Business members be provided with this notice.

Certain federal and/or state laws such as the Unlawful Internet Gambling Enforcement Act **or Third Party Service Providers' Rules** may limit or prohibit certain transactions such as (but not limited to) those coded as unlawful internet gambling transactions.

The credit union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any unlawful Internet gambling or illegal activity. These restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

Such prohibition or limitations may affect some otherwise proper or allowable transactions such as debits, charges or other transactions at or related to a hotel-casino.

You understand and agree such limitations/prohibitions are not within **the credit union's control and that the credit union will** not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the credit union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access services.

