



California Adventist Federal Credit Union

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UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT DISCLOSURE

Federal law, the Unlawful Internet Gambling Enforcement Act of 2006 (effective June 2, 2010) and implementing regulations prohibit commercial members from receiving deposit or other credits of any kind relating to their operation of an illegal Internet gambling business. Communication Federal Credit Union is required to enforce that prohibition.

It is California Adventist Federal Credit Union's policy to not open or maintain any account for commercial members held with the intent to conduct or engage in Internet gambling activity, whether legal or illegal. If the credit union discovers or determines that an existing commercial member transacts or engages in Internet gambling activity as defined by the UIGEA, the credit union reserves the right to restrict services or terminate the account relationship.

This disclosure to be given to all Commercial/Business account holders, at time of opening of any/all account(s).