

GHA Federal Credit Union
U.S. Unlawful Internet Gambling Enforcement Act Notice

Certain Transactions are prohibited from being processed through your account or other Relationship with GHA Federal Credit Union under the Unlawful Internet Gambling Enforcement Act of 2006 (“Act”) and related regulations that have been issued by the Department of the Treasury and the Federal Reserve Board of Governors (“Regulation GG”). GHA Federal Credit Union is required by the Act and Regulation GG to inform our commercial customers of this restriction.

Unlawful Internet gambling means to place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such a bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received, or otherwise made.

The transactions which are prohibited are the following transactions involving any credit, funds, instrument or proceeds that the Act prohibits any person engaged in the business of betting or wagering (which does not include the activities of a financial provider, or any interactive computer service or telecommunications service) from knowingly accepting, in connection with the participation of another person in unlawful internet gambling:

- Credit, or the proceeds of credit, extended to or on behalf of such person (including credit extended through use of a credit card);
- An electronic fund transfer or the proceeds of an electronic fund transfer from or on behalf of such other person; and
- Any check, draft, or similar instrument that is drawn by or on behalf of such other person and is drawn on or payable at or through any financial institution.

Internet gambling will generally be deemed unlawful unless it is expressly authorized by a license issued by an appropriate State or Tribal authority. As a customer of GHA Federal Credit Union, these restricted transactions are prohibited from being processed through your account. If you do engage in an Internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so. Please contact us at (203) 863-3185 if you have any questions.