



Digital Wallet Terms and Conditions

These Digital Wallet Terms of Use ("Terms") apply when you choose to add a Puget Sound Cooperative Credit Union ("PSCCU") issued debit or credit card to a third-party mobile payment system such as Apple, Samsung, Google, etc. (each a "Digital Wallet"). In these Terms, "you" and "your" refer to the cardholder or any user of the PSCCU issued debit card or credit card (the "Card"). "We," "us," "our," and "PSCCU" refer to the issuer of your Card, Puget Sound Cooperative Credit Union.

When you add a Card to a Digital Wallet, you agree to these Terms:

Your PSCCU Card Terms Do Not Change

The terms and conditions that govern your PSCCU Card do not change when you add your Card to the Digital Wallet. The Digital Wallet simply provides another way for you to make purchases with your PSCCU Card. Any applicable interest, fees, and charges that apply to your Card will also apply when you use a Digital Wallet for transactions involving your Card.

You understand your use of the Digital Wallet also will be subject to agreements or terms of Digital Wallet providers. The Digital Wallet allows you to use your Card in places where merchants are set up and the Card is accepted. The Digital Wallet may not be accepted in all places.

Adding to a Digital Wallet

You can add an eligible Card to the Digital Wallet by following the instructions of the Digital Wallet Provider. If your Card or Account is not in good standing, if we cannot authenticate the Card, or if we otherwise suspect that there may be fraud associated with the Card, that Card may not be used with a Digital Wallet. Use of the Digital Wallet is subject to the Digital Wallet Provider's terms and conditions ("Third Party Terms"). A violation of the Digital Wallet Provider's Terms constitutes a violation of these Terms or the Account Agreement. You agree that we may share information about your Card and Account with the Digital Wallet Provider. We may add a unique numerical identifier different from your Card number to your Digital Wallet that enables you to make purchases on your Card through the Digital Wallet. Some Digital Wallets can only be used with an Eligible Device and software, as determined by each Digital Wallet Provider. A device that has been modified contrary to the manufacturer's hardware or software controls is not an Eligible Device. You acknowledge that the use of a modified device to use your Card in connection with a Digital Wallet is expressly prohibited, constitutes a violation of these Terms, and is grounds for us to deny you access to your Card through that Digital Wallet. We do not recommend, endorse or make any representation or warranty of any kind regarding the performance or operation of your Eligible Device or the Digital Wallet. You are responsible for the selection of your Eligible Device or the Digital Wallet.

Removing your Card from a Digital Wallet

You should contact the Digital Wallet provider on how to remove a Card. PSCCU may also block a Card from purchases at any time and for any reason.

Security of a Digital Wallet

You agree to protect and keep confidential your Digital Wallet user ids, passwords and all other information required for you to make purchases with your Digital Wallet. If you share these credentials with others, they may be able to access your Digital Wallet and make purchases for which you are responsible. You will secure all mobile devices used with a Digital Wallet as you

would your Card because after the Card is added to the Digital Wallet your mobile devices may act as if they are your Card in some circumstances. Your Agreement requires you to contact us promptly if you believe there are errors or if you suspect fraud with your Card.

In addition to your efforts to keep your Digital Wallet and Card secure, PSCCU takes reasonable steps to help ensure that information we send to others from your use of a Card in the Digital Wallet is sent in a secure manner. However, the Digital Wallet Provider is responsible for the security of information provided to it or stored in the Digital Wallet. We are not responsible if there is a security breach affecting any information stored in the Digital Wallet, sent from the Digital Wallet, or stored or sent by the Digital Wallet Provider.

PSCCU is Not Responsible for any Digital Wallet

PSCCU is not the provider of the Digital Wallet and is not responsible for providing the Digital Wallet service to you. Our sole responsibility with respect to Digital Wallet activity is to exchange information with the Digital Wallet provider as necessary to process transactions initiated by using the Card in the Digital Wallet. We are not responsible for any failure of the Digital Wallet, or the inability to use the Digital Wallet for any transaction. You are solely responsible for the transactions processed using your Card through a Digital Wallet including the completeness and accuracy of information entered.

Fees

PSCCU does not charge additional fees for adding your Card to the Wallet or using your Card in the Wallet. Refer to your Agreement and fee schedule for any fees charged by PSCCU on the use of your Card. In addition, Digital Wallet providers and other related third parties such as wireless companies or data service providers may charge you fees.

Electronic Communication

You consent to receive electronic communications and disclosures from us in connection with your Card and Digital Wallet, including SMS, MMS, push notification or email to the address you provide. You agree to update your contact information with us when it changes.

Notices

We can provide notices to you concerning these Terms and your use of Cards in Digital Wallets by electronic delivery to you or postal mail at the current mailing address on file for you with PSCCU.

Privacy

Your privacy and security of information is important to PSCCU. Our privacy notice is available at <https://www.pscu.org/digitalwallet>. The providers of Digital Wallets may use your information, so please review any agreements with the providers. You agree PSCCU may exchange information about you with the provider of a Digital Wallet you elect to use in order to implement any purchases you initiate using the Digital Wallet and the Card. PSCCU may send notices about your Digital Wallet by text and or email. By adding your Card to a Digital Wallet, you are allowing such uses and disclosures. Refer to your Digital Wallet provider for their privacy policies. We do not control the privacy and security of your information that may be held by the Digital Wallet provider. We are not responsible for any loss, injury or other harm you suffer in connection with the Digital Wallet provider's use of your information.

Termination, Changes in Terms

Except as otherwise required by law, PSCCU may terminate these Terms at any time. PSCCU may also change these Terms, add or delete items in these Terms at any time. We will provide notice if required by law. We can also assign these Terms. You cannot change or assign these Terms, but you can terminate these Terms at any time by removing all Cards from all of your Digital Wallets, but this will not terminate any responsibilities prior to your removal of the Cards.

Your Agreement to Indemnify the Credit Union

You agree to indemnify, defend and hold PSCCU harmless from and against any and all losses, claims, damages, liabilities, regulatory or civil actions, costs or expenses (including any attorneys' fees) that arise out of or are based on (a) the failure of you, any Digital Wallet, or any Digital Wallet service provider to conform to applicable law, (b) the negligence or intentional action or inaction of you or any Digital Wallet service provider, (c) any breach by you of any term, condition, warranty, representation or any other portion of these Terms, or (d) any breach by you, any Digital Wallet, or any Digital Wallet service provider of any term, condition, warranty, representation or any other portion of any Digital Wallet agreement. Your indemnification obligations set forth herein shall survive termination or expiration of these Terms.

Disclaimer and Limitation of Liability

Digital Wallet is provided by a third-party provider, without warranty from us. Any inquiries or complaints relating to Digital Wallet, including those pertaining to Intellectual Property Rights, must be directed to the Digital Wallet Provider. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WE, OUR PROCESSORS, SUPPLIERS, LICENSORS AND THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS, AND EMPLOYEES SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, OR DATA, ARISING FROM USE OF, INABILITY TO USE, OR UNAVAILABILITY OF DIGITAL WALLET, INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH DIGITAL WALLET. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL REPRESENTATIONS AND WARRANTIES OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT) AS TO DIGITAL WALLET. DIGITAL WALLET AND ALL RELATED SERVICES ARE PROVIDED ON AN 'AS IS' AND 'AS AVAILABLE' BASIS.

Governing Law and Disputes

These terms are governed by Federal and State of Washington laws, to the extent state laws apply. Disputes arising out of or relating to these Terms are subject to the dispute resolution terms in your Agreement.

Questions

If you have any questions, disputes, or complaints about Digital Wallet, contact the Digital Wallet provider using the information given to you by the Digital Wallet provider. If your question, dispute, or complaint is about your PSCCU debit or credit card, contact us at (800) 273-1550 or (425) 283-5151 or email us at askus@psccu.org.