

## DIGITAL WALLET TERMS AND CONDITIONS

*Please read this information carefully and print a copy and/or retain this information electronically for your records.*

In this Agreement, the words "you" and "your" mean those who sign this Agreement. "Campus Federal", "we", "us" and "our" means Campus Federal Credit Union. "Card" means the debit card or credit card to be added to a Digital Wallet. "Wallet" means the Digital Wallet to which you are adding your Card.

**Adding Your Card:** You can add an eligible Campus Federal Card to the Wallet by following the instructions of the Wallet provider. Only Cards that we indicate are eligible can be added to the Wallet. If your Campus Federal Card or underlying account is not in good standing, that Card will not be eligible to enroll in the Wallet. The Wallet may not be accepted at all places where your Campus Federal Card is accepted.

**Your Campus Federal Card Terms:** The Terms and Conditions that govern your Campus Federal Card are not changed when adding your Card to the Wallet. Any applicable interest, fees, and charges that apply to your Card will apply when you use the Wallet to access your Card. Campus Federal does not assess a fee for using the Wallet. However, the Wallet provider and other third parties such as data service providers may charge you fees.

**Responsibility:** Campus Federal is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for the security of information transmitted to the Wallet provider to allow usage of the Campus Federal Card in the Wallet. We are not responsible for any failure of the Wallet, or the inability to use the Wallet for any transaction. We are not responsible for the performance of the Wallet provider or any third parties regarding any agreement you enter into with the Wallet provider or associated third party relationships that may impact your use of the Wallet.

**Electronic Consent:** You agree to receive electronic communications and disclosures from us in connection with your Campus Federal Card and the Wallet. You agree that we can contact you by email at any email address you provide us in connection with any Campus Federal account. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

**Removing Your Card from the Wallet:** You should contact the Wallet provider on how to remove a Card from the Wallet. We can also block a Campus Federal Card in the Wallet from purchases at any time.

**Governing Law and Disputes:** This Agreement shall be governed by and construed in accordance with the laws of the State of Louisiana, without regard to its conflicts of law's provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

**Ending or Changing these Terms:** We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. We will provide notice of any changes to

you as required by law. You can terminate these Terms at any time by removing Campus Federal Cards from the Wallet.

Privacy: Your privacy and the security of your information are important to us. The Campus Federal [Privacy Policy](#) applies to your use of your Campus Federal Card in your Wallet. You agree that we may share your information with the Wallet provider and others in order to provide the services you have requested and to make information available to you about your Campus Federal Card transactions. We do not control the security of the information that may be held by the Wallet provider, which is governed by the privacy policy given to you by the Wallet provider.

Security: You agree not to give or make available your Wallet Personal Identification Number (PIN) or other means to access your Wallet to any unauthorized individuals. You are responsible for all transactions you authorize using the Wallet. If you permit other persons to use the Wallet or your PIN or other means to access your account, you are responsible for any transactions they authorize.

Questions: If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Campus Federal Card, please contact us at 888-769-8841.