



## SECU Digital Wallets Terms

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### Terms for Using Your SECU Card through a Digital Wallet

These Terms for Using Your SECU Card through a Digital Wallet (the “Terms”) apply when you choose to add a SECU credit card or debit card (“SECU Card”) to a Digital Wallet like Android Pay, Apple Pay, or Samsung Pay. These terms are in addition to any other terms provided by SECU related to the use of the SECU Card or accessing your accounts using a Digital Wallet. In these Terms, “you” and “your” refer to the cardholder of the SECU Card, and “we,” “us,” “our,” and “SECU” refer to the issuer of your SECU Card, which is SECU.

By adding a SECU Card to a Digital Wallet, you agree to the following Terms:

*Your SECU Card Terms Do Not Change.* These Terms do not modify the terms and account agreement that govern your use of the SECU Card. A Digital Wallet simply provides another method by which you can make purchases with the SECU Card. Any applicable interest, fees and charges that apply to your SECU Card will also apply when you use your SECU Card through a Digital Wallet. SECU does not charge you any additional fees for adding your SECU Card to a Digital Wallet or using your SECU Card through a Digital Wallet. Other third parties, such as wireless companies or data service providers, may charge you fees for using your mobile device to make purchases.

*Ending or Changing these Terms.* We may terminate or modify these Terms at any time. We will provide notice of such changes, as required by law. You cannot change or terminate these terms. However, you may stop using a Digital Wallet (at any time) by removing your SECU Cards from the Digital Wallet.

*Privacy.* Your privacy is important to us. You can find our Privacy Notice on the SECU website, which includes SECU’s rights to share certain information with unaffiliated third parties, and your rights in restricting certain disclosures. We do not control the privacy and security of your information that may be stored on your wireless device, or that you provide to a Digital Wallet, and the terms contained in the SECU Privacy Notice do not apply to your use of a Digital Wallet.

*Security: Lost or Stolen Wireless Device.* A Digital Wallet stores virtual representations of your payment cards on your wireless device (e.g., iPhone 6, 6 Plus or beyond; Samsung Galaxy S6, S6 Edge, or beyond; or any mobile device running Android 4.4 or above). Your device should be protected as you would protect your physical credit cards, debit cards or any other access device. Providing your device passcode to a third party or allowing a third party to add their fingerprint to use Touch ID may result in their ability to make payments on your device. You are solely responsible for maintaining the security of your device and of your passcode. You understand you may have some liability for transactions that are authorized using your Apple device, even if you did not specifically authorize the particular transaction. If your Apple device is lost or stolen, you must contact SECU Credit Union in order to prevent unauthorized access or use of your SECU Cards.



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*Contacting You Electronically and by Email.* By using a SECU Card through a Digital Wallet, you consent to receive electronic communications and disclosures from us in connection with your SECU Card and the Digital Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any SECU account, as well as at any mobile number you provide to us. 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. You also acknowledge that there may be some cost associated with receiving electronic communications for which you will be responsible, including data or text message charges on your mobile device.

*Adding and Removing Your SECU Card to and from a Digital Wallet.* You can add or remove a SECU Card to or from a Digital Wallet by following the instructions provided by the manufacturer of the wallet (e.g., Apple, Google, or Samsung). You acknowledge that a Digital Wallet may not be accepted at all places where your SECU Card is accepted, and SECU is not responsible for the functionality provided by any Digital Wallet. You must contact the manufacturer of the wallet for any issues with how the wallet works. You acknowledge and agree that the manufacturer of the wallet and any third parties facilitating access to and use of a Digital Wallet may change, discontinue, or suspend in whole or in part, any and all functionality, interface, or any other aspect of this payment application.

*Disclaimer.* SECU provides access to a Digital Wallet solely as a courtesy member benefit. This service is made available as is and without warranties by SECU of any kind to the maximum extent permitted by applicable law and SECU disclaims all warranties, either express, implied or otherwise, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose, or that this service will be offered error-free or uninterrupted. SECU is not responsible or liable for failures or interruptions of the service, including, without limitation, actions by a third party, system or server downtime or outages whether or not due to virus activity. In addition, SECU shall not be liable for any indirect, consequential, special, exemplary or punitive damages in connection with a Digital Wallet.

**[You agree to indemnify and hold us harmless for any liability, claims, or damages, arising from your use of any Digital Wallet, except to the extent occurring as a result of SECU's gross negligence or intentional misconduct.]**