

Terms and Conditions for Adding Your SRP Federal Credit Union (SRP) Credit or Debit Card to a Digital Wallet Service

Digital Wallet Terms and Conditions. These Terms and Conditions (the “Terms”) apply when you choose to add an SRP credit card or debit card (“SRP Card”) to an external Digital Wallet Service. In these Terms, “you”, “your”, “their”, and “my” refer to the cardholder of the SRP Card, and “we,” “us,” “our,” and “SRP” refer to the issuer of your SRP Card, which is SRP “Account” means your SRP regular shares, checking, or credit card account.

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

What is a Digital Wallet Service? A Digital Wallet Service (“Wallet”) allows you to add your SRP Cards to an application using your mobile device. Your SRP Card number is replaced with a digital number or token. Once your SRP Card is added, you understand that you may use your mobile device to make payments only where the Wallet is accepted, consistent with the terms and conditions of the Wallet provider. The Wallet may not be accepted at all places where your SRP card is accepted. SRP is not a provider of the Wallet and we are not responsible for any failure or inability to perform a transaction using the Wallet. We are only responsible for supplying information securely to the Wallet provider to allow usage of the SRP Card in the Wallet. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider of associated third-party relationships that may impact your use of the Wallet. You agree to hold us harmless for any issue that you may encounter with the use of the Wallet.

Eligibility. You can add an eligible SRP Card to a Wallet by following the instructions of the Wallet provider. Only SRP Cards that we indicate are eligible and approved can be added to the Wallet.

If your SRP Card or any underlying SRP Account is not in good standing, becomes delinquent, is in a negative status, or is otherwise maintained in an unsafe manner as determined by SRP in its sole discretion, that SRP Card may not be eligible for addition or enrollment in a Wallet.

Relationship to Other Agreements. You agree that when you add your SRP Card to a Wallet service, your SRP Card and Account will remain subject to the terms and conditions of all existing agreements with SRP. Any applicable interest, fees, and charges that apply to your SRP Card will also apply when you use the Wallet to access your SRP Card for transactions. You acknowledge that certain fees, and message and data rates may apply from your Wallet provider, wireless service providers and/or wireless carriers which might impact your use of the Wallet. For example, your mobile service carrier or provider may impose data usage or text charges for your use of or interaction with the Wallet, including downloading the software, receiving or sending text messages, or other use of your mobile device when using the software or other

products and services provided by the Wallet. You expressly agree that you are responsible for all such fees, limitations, and restrictions and that we may contact you via your mobile device for any purpose concerning your Accounts at SRP, including account servicing and collection purposes.

Account Ownership/Accurate Information. You represent that you are the legal owner of the Account and other financial information which may be accessed via the Wallet. You represent and agree that all information you provide in connection with the Wallet is accurate, current, and complete, and that you have the right to provide such information to us for the purposes related to the Wallet. You agree not to misrepresent your identity or your Account information.

Contacting You Electronically and by Email. You consent to receive electronic communications and disclosures from us in connection with your Accounts, SRP Card, and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Account, SRP Card, and Wallet. 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 agree that we may also contact you by any other method and use any contact information you previously provided to us or will provide to us.

Measures to Maintain Your Privacy and Security. Your privacy and the security of your information are important to us. SRP's current privacy notice is available online at: <https://www.srpfcu.org/privacynotice> and applies to your use of your SRP Card in the Wallet. As a member of SRP, you will periodically receive annual privacy notices as required under regulations, if applicable. You agree that we may share your information with the Wallet provider, payment networks, and others in order to provide the services you have requested, to make information available to you about your SRP Card transactions, and to improve our ability to offer these services. We do not control the privacy and security of your information that may be held by the Wallet provider as that is governed by the privacy policy given to you by the Wallet provider. You agree to include a security password on your mobile device at all times and not to leave your mobile device unattended while logged into the Wallet and to log off immediately at the completion of each access by you. You agree not to provide your password or other access information to any other person. If you believe that you have lost your device or someone may have unauthorized access to your mobile device, you agree to immediately cancel your access to the Wallet associated with the mobile device. You should contact the Wallet provider on how to remove an SRP card from the Wallet. You agree to provide us with immediate notice in the event you suspect fraud or any unauthorized access to any of your Accounts or if the mobile device is lost or stolen by contacting us at (803) 278-4851 or 800-237-9829. Upon such notice, we may disable the SRP Card. You agree to comply with all applicable laws, rules and regulations in connection with your SRP Card.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using the Wallet.

Governing Law and Disputes. These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your SRP Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your SRP Card agreement.

Changes in these Terms and Conditions. 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 if required by law. You agree that posting of these Terms on our website is sufficient notice and your continued use of the Wallet constitutes your acceptance of our Terms, as they may be updated from time to time. We can also assign these Terms. You cannot change these Terms, but you can terminate these Terms at any time by removing all SRP Cards from the Wallet. You may not assign these Terms. It is your responsibility to remove your SRP Card from the Wallet prior to transferring ownership or possession of your device. SRP reserves the right to refuse any transaction for any reason.

Notices and Questions. We can provide notices to you concerning these Terms and your use of an SRP Card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox we maintain for you or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you. If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. For questions about your SRP Card, contact us at (803) 278-4851 or 800-237-9829.

Exclusion of Warranties; Limitation of Liability; Indemnification.

YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF A DIGITAL WALLET SERVICE IS AT YOUR SOLE RISK. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE WALLET IS OBTAINED AT YOUR OWN DISCRETION AND RISK, AND SRP IS NOT RESPONSIBLE FOR ANY DAMAGE TO YOUR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL, WHETHER DUE TO ANY COMPUTER VIRUS OR OTHERWISE. SRP MAKES NO REPRESENTATION OR WARRANTY AS TO THE COMPLETENESS, ACCURACY, RELIABILITY, OR CURRENCY OF ANY INFORMATION OR DATA THAT YOU OBTAIN THROUGH THE USE OF A WALLET.