



## Digital Wallet Agreement

### Terms and Conditions for Adding Your Liberty FCU Debit or Credit Card to a Digital Wallet

In these Terms and Conditions, the words "Terms" refer to the Terms and Conditions set forth in this agreement; "Credit Union" means Liberty Federal Credit Union; "you" and "your" mean each and all of those who agree to be bound by these Terms and Conditions; "Card" means your Liberty FCU Debit and/or Credit Card (excludes HSA Debit, Business Debit, and Business Credit Cards); "Account" means your regular shares, checking, or credit card account; and "Wallet" refers to the Digital Wallet.

A Digital Wallet is another way for you to make purchases with your Debit or Credit Card. When using the Wallet, your Card number will be replaced by a device account number or token. This will create a more secure transaction environment, as your Card number will no longer be transmitted to the merchant.

- 1) **Acceptance of Terms and Conditions.** These Terms cover the use of your Card in a Wallet. By adding your Card to the Wallet you agree to the Terms set forth in this agreement. If you no longer wish to be bound by these Terms, you should remove your Card from the Wallet.
- 2) **Card Agreement and Regulations.** The Card Agreement and Regulations that govern your Card remain in effect when using a Card with a Wallet. The storage and usage of your Card number (and credentials corresponding to your Card number) in this Wallet are subject to the Terms and Conditions of your applicable Credit Union Card agreement. Please contact the Credit Union for more information.
- 3) **Adding Your Card to the Wallet.** The Credit Union will allow you to add your Card to the Wallet after your identification has been verified. We may use various methods of identification including but not limited to multi-factor identification through your device and/or verification of personal information. If your Account or loans are not in good-standing, we may not allow use in a Wallet. Due to limitations within the Wallet, the Card design displayed may not match the design of the Card in your possession. Liberty FCU Cards are accepted at merchant locations that accept Mastercard® cards; however, not all merchants may accept payment through the Wallet. You agree not to use the Wallet for illegal or fraudulent transactions. When adding your Card to the Wallet, we strongly encourage you to install an application like "Find My iPhone" that will allow you to disable your device or find your device in the event it is lost or stolen.
- 4) **Fees and Other Charges.** Any interest, transaction related fees, or other charges that would apply when using your Card will also apply when using your Wallet, however there are no fees to add your Card to the Wallet, and no additional fees to conduct transactions using the Wallet. By use of this Card, you may be subject to other service fees in accordance with the Credit Union's current Fee Schedule. See the credit union Fee Schedule and the applicable Card Agreement(s) for details.

- 5) **Contact Information.** We may contact you regarding your enrollment in a Wallet. This communication may be via US Mail, email, or phone. It is your responsibility to notify the Credit Union of your current contact information.
- 6) **Cancellation.** You may remove your Card from a Wallet at any time. If you believe your device has been lost or stolen, notify the Credit Union immediately so we may disable the Card. We strongly encourage you to install an application like "Find My iPhone" that will allow you to disable your device or find your device in the event it is lost or stolen. Liberty FCU may cancel or change the Terms of this agreement at any time for any reason. Use of the Card in a Wallet may also be withdrawn at any time for any reason. It is your responsibility to remove your Card from the Wallet prior to transferring ownership or possession of your device.
- 7) **Wallet Services.** The Credit Union supplies information securely to the Wallet provider. The Credit Union is not responsible for the Wallet. If your Wallet is not functioning properly, please contact the Wallet provider for assistance. You agree to hold us harmless for any issue regarding your use of the Wallet.
- 8) **Amendments.** We may make changes to these Terms from time to time. Continued use of the Wallet will serve as your acknowledgment and acceptance of these Terms. Notification of changes will be given as required by law. You agree to receive electronic communications and disclosures regarding the Wallet. Our current Terms will be posted on our website at [www.libertyfcu.org/digitalwalletterms](http://www.libertyfcu.org/digitalwalletterms).
- 9) **Questions.** If you have any questions when maintaining your Card in the Wallet, you may contact us Monday - Friday, 9 a.m.-5 p.m. CT and Saturday, 9 a.m.-12 p.m. CT at 812-477-9271 or 1-800-800-9271 Ext. 1485.