



■ FEDERAL CREDIT UNION ■

TERMS AND CONDITIONS FOR ADDING YOUR GHS FEDERAL CREDIT UNION DEBIT AND/OR CREDIT CARD TO A MOBILE WALLET SERVICE

MOBILE WALLET TERMS AND CONDITIONS

These Terms and Conditions (the "Terms") apply when you choose to add a GHS Federal Credit Union debit or credit card to a Mobile Wallet Service. In these Terms, "you", "your," "their," and "my" refer to the cardholder of the GHS Federal Credit Union Card, and "we," "us," "our," and "GHS Federal Credit Union" refer to the issuer of your GHS Federal Credit Union Card. By agreeing to the Mobile Wallet Service Terms and Conditions presented to you during enrollment, you agree to all terms, conditions, and notices contained or referenced in these Terms and you are providing your express consent.

A MOBILE WALLET SERVICE IS

A Mobile Wallet Service ("Wallet") allows you to add your GHS Federal Credit Union Card(s) to an application using your Mobile Device. Your GHS Federal Credit Union Card number is replaced with a digital number or token. Once added, you understand that you may use your Mobile Device to make payments only where the Mobile Wallet is accepted. GHS Federal Credit Union is not a provider of the Mobile Wallet and we are not responsible for any failure or inability to perform a transaction using the Mobile Wallet. We are only responsible for supplying information securely to the Mobile Wallet provider to allow usage of the GHS Federal Credit Union Card in the Mobile Wallet. Only Cards that we indicate are eligible can be added to the Mobile Wallet.

ELIGIBILITY

Active GHS Federal Credit Union Card accounts that are in good standing are eligible to be added to a Mobile Wallet. If your GHS Federal Credit Union Card or any underlying GHS Federal Credit Union account becomes delinquent, is in a negative status or is otherwise maintained in an unsafe manner as determined by GHS Federal Credit Union in its sole discretion, your GHS Federal Credit Union Card may be removed by GHS Federal Credit Union from the Mobile Wallet for continued use.

RELATIONSHIP TO OTHER AGREEMENTS

You agree that when you add your GHS Federal Credit Union Card to a Mobile Wallet service, your GHS Federal Credit Union Card and account will remain subject to the terms and conditions of all existing agreements with GHS Federal Credit Union. You acknowledge that certain message and data rates may apply from your wireless service providers and/or wireless carriers which might impact your use of the Mobile Wallet. For example, your mobile service carrier or provider may impose data usage or text charges for your use of or interaction with the Mobile 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 Mobile 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 GHS Federal Credit Union, 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 Mobile Wallet. You represent and agree that all information you provide in connection with the Mobile Wallet is accurate, current, and complete, and that you have the right to provide such information to us for the purpose of operating the Mobile Wallet. You agree not to misrepresent your identity or your account information.

You consent to receive electronic communications and disclosures from us in connection with your GHS Federal Credit Union Card and the Mobile Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any GHS Federal Credit Union 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.



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MEASURES TO MAINTAIN YOUR PRIVACY AND SECURITY

Your privacy and the security of your information are important to us. Our Privacy Notice applies to your use of a Mobile Wallet. Once you have added your GHS Federal Credit Union Card to a Mobile Wallet service, GHS Federal Credit Union is responsible for securely transmitting your information to your Mobile Wallet service provider. Your information is only sent through secure channels. You agree that we may share your information with the Mobile Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your GHS Federal Credit Union 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 Mobile Wallet provider and that is governed by the privacy policy given to you by the Mobile Wallet provider. You agree not to leave your Mobile Device unattended while logged into the Mobile 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 someone may have unauthorized access to your Mobile Device, you agree to immediately cancel your access to the Mobile Wallet associated with the Mobile Device. You agree to provide us with immediate notice in the event you suspect fraud or any unauthorized access to any of your accounts. You agree to comply with all applicable laws, rules and regulations in connection with your GHS Federal Credit Union Card.

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

We may in some cases make individually identifying information available only in the following circumstances: where ordered by a court or other legal body or where it is lawfully permitted or required; where we have agreed to provide information under contracts with vendors and other service providers to make products and services available to our members; or where the member has requested or consents to the disclosure of information. In those cases where we disclose information to outside vendors, we require that they use it for no purposes other than providing previously specified services to our members.

CHANGES IN THESE TERMS AND CONDITIONS

Except as otherwise required by law, GHS Federal Credit Union may in its sole discretion change these terms, and modify or cancel the eligibility to use your GHS Federal Credit Union Card with a Mobile Wallet service at any time, without notice. You cannot change these terms but you can terminate them by removing your GHS Federal Credit Union Card(s) from the Mobile Wallet. GHS Federal Credit Union reserves the right to refuse any transaction for any reason.

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 GHS Federal Credit Union Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Cardholder agreement.

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 MOBILE WALLET IS OBTAINED AT YOUR OWN DISCRETION AND RISK, AND GHS FEDERAL CREDIT UNION 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. GHS FEDERAL CREDIT UNION 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 MOBILE WALLET. EXCEPT AS OTHERWISE PROVIDED BY LAW, IN NO EVENT SHALL GHS FEDERAL CREDIT UNION, ITS AFFILIATES, AGENTS, EMPLOYEES OR REPRESENTATIVES BE LIABLE FOR DEATH, PERSONAL INJURY, PROPERTY DAMAGE, OR ANY INCIDENTAL, SPECIAL, INDIRECT, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES WHATSOEVER, INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, LOSS OR DAMAGE TO DATA, BUSINESS INTERRUPTION OR ANY OTHER COMMERCIAL OR FINANCIAL DAMAGES, LOST REVENUES, OR OTHER LOSSES OF ANY KIND, ARISING OUT OF OR IN ANY WAY RELATED TO YOUR USE OR INABILITY TO USE ANY MOBILE WALLET, HOWEVER CAUSED, REGARDLESS OF THE THEORY OF LIABILITY (CONTRACT, TORT OR OTHERWISE)



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AND EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. YOU AGREE TO HOLD GHS FCU AND ITS VENDORS HARMLESS FROM ANY CLAIM, ACTION OR LOSS DUE TO YOUR USE OF THE MOBILE WALLET. THIS SECTION SHALL SURVIVE ANY TERMINATION OF THESE TERMS AND CONDITIONS.

QUESTIONS

If you have questions, disputes, or complaints about the Mobile Wallet contact that Mobile Wallet provider using the information given to you by the provider. If you have questions, disputes, or complaints about your GHS Federal Credit Union Card, then contact us at: 800-242-2120.

If additional verification is required to add your card to this mobile wallet, we may need to ask for additional verification using text message or email. If you choose text messages as your verification method, you consent to receive text messages at the mobile phone number you have on file with us for this card. Text messages may be transmitted using auto-dialer technology. Your usual wireless carrier fees may apply.

One message per user. Message and Data Rates May Apply. The mobile carriers are not liable for delayed or undelivered messages.

