

TRANSCEND CREDIT UNION

Terms and Conditions for Adding a Debit or Credit Card to a Mobile Wallet

These terms and conditions (the “Terms”) for attaching your Transcend Credit Union debit or credit card (“TCU Debit or TCU Credit Card”) virtually to a digital storage system (“Mobile Wallet”) apply when you choose to add a TCU Debit or TCU Credit Card to a Mobile Wallet. In these Terms, you and your refer to any person that seeks to add a TCU Debit Card or TCU Credit Card to any Mobile Wallet, and we, us, our, and Transcend Credit Union refer to the issuer of your TCU Debit Or TCU Credit Card. When you add a TCU Debit or TCU Credit Card to the Mobile Wallet, you agree to these Terms.

1. Adding your TCU Debit OR TCU Credit Card to the Mobile Wallet

You can add an eligible TCU Debit or TCU Credit Card to the Mobile Wallet by following the instructions of the Mobile Wallet provider. Only TCU Debit or TCU Credit Cards that we indicate are eligible can be added to the Mobile Wallet. If your TCU Debit or TCU Credit Card or underlying account is not in good standing, that TCU Debit or TCU Credit Card will not be eligible to enroll in the Mobile Wallet. When you add a TCU Debit or TCU Credit Card to the Mobile Wallet, the Mobile Wallet allows you to use the TCU Debit or TCU Credit Card to enter into transactions where the Wallet is accepted. The Mobile Wallet may not be accepted at all places where your TCU Debit or TCU Credit Card is accepted.

2. Your TCU Debit or TCU Credit Card Terms Do Not Change

The terms and account agreement that govern your TCU Debit to TCU Credit Card do not change when you add your TCU Debit or TCU Credit Card to the Mobile Wallet. The Mobile Wallet simply provides another way for you to make purchases with the TCU Debit or TCU Credit Card. Any applicable interest, fees, and charges that apply to your TCU Debit or TCU Credit Card will also apply when you use the Mobile Wallet to access your TCU Debit or TCU Credit Card. Transcend Credit Union does not charge you any additional fees for adding your TCU Debit or TCU Credit Card to the Mobile Wallet or using your TCU Debit or TCU Credit Card in the Mobile Wallet. The Mobile Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

3. Transcend Credit Union Not Responsible for the Mobile Wallet

Transcend Credit Union is not the provider of the Mobile Wallet and we are not responsible for providing the Mobile Wallet service to you. We are only responsible for supplying information securely to the Mobile Wallet provider to allow usage of the TCU Debit or TCU Credit Card in the Mobile Wallet. We are not responsible for any failure of the Mobile Wallet for any transaction. 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 Mobile Wallet provider or associated third party relationships that may impact your use of the Mobile Wallet. You acknowledge that you have read and accepted the terms and conditions of the Mobile Wallet by requesting that your TCU Debit or TCU Credit Card be added to the Mobile Wallet.

4. Limits

Any limits we place on the frequency or dollar amount of your TCU Debit or TCU Credit Card transactions will also apply to Mobile Wallet transactions.

5. Contacting You Electronically and by Email

You consent to receive electronic communications and disclosures from us in connection with your TCU Debit or TCU Credit 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 Transcend 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. By accepting these Terms and Conditions, you agree that it is subject to the federal Electronic Signatures in Global and National Commerce Act (“E-SIGN Act”). Continued use of a TCU Debit or TCU Credit Card in a Mobile Wallet requires that you agree to receive all Notices electronically. If you prefer to receive paper Notices, you have the right to withdraw your consent, in which case we will terminate your use of the TCU Debit or TCU Credit Card in a Mobile Wallet.

6. Removing Your TCU Debit or TCU Credit Card from the Mobile Wallet

You should contact the Mobile Wallet provider on how to remove your TCU Debit or TCU Credit Card from the Mobile Wallet. We can also block a TCU Debit or TCU Credit Card in the Mobile Wallet from purchases at any time.

7. 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 TCU Debit or TCU Credit Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your TCU Debit or TCU Credit Card agreement.

8. Ending or Changing these Terms, Assignment of 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 if required by law. We can also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all TCU Debit or TCU Credit Cards from the Mobile Wallet. You may not assign these Terms.

9. Privacy

Your privacy and the security of your information are important to us. The Consumer Privacy Notice (available online at <https://www.transcendcu.com> by clicking on “Privacy Policy” located at the bottom of our home page) applies to your use of your TCU Debit or TCU Credit Card in the Mobile Wallet. You agree that we may share your information with the Mobile Wallet provider, a payment network, and others in order provide the services you have requested, to make information available to you about your TCU Debit TCU Credit Card transactions, and to improve our ability to offer these services. This information helps us to add your TCU Debit or TCU Credit Card to the Mobile Wallet and to maintain the Mobile Wallet. 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.

10. Notices

We can provide notices to you concerning these Terms and your use of a TCU Debit or TCU Credit Card in the Mobile Wallet by posting the material on our website, through electronic notices 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. You may contact us at 1-800-292-9490.

11. Questions

If you have any questions, disputes, or complaints about the Mobile Wallet, contact the Mobile Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your TCU Debit or TCU Credit Card, then contact us at 1-800-292-9490.