



DIGITAL WALLET TERMS AND CONDITIONS

These Terms for adding your Christian Financial Credit Union Card to a Digital Wallet (the "Terms") apply when you choose to add a Christian Financial Credit Union Credit Card or Debit Card (Christian Financial Credit Union Card) to a Digital Wallet ("Wallet"). In these Terms, "you" and "your" refer to the Cardholder of the Christian Financial Credit Union, and "we," "us," "our," and "Christian Financial Credit Union Card" refer to the issuer of your Christian Financial Credit Union Card, which is Christian Financial Credit Union. When you add a Christian Financial Credit Union Card to the Wallet, you agree to these Terms.

1. What is a Digital Wallet Service?

A Digital Wallet Service ("Wallet") allows you to add your Christian Financial Credit Union Cards to an application using your Mobile Device. Your Christian Financial 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 Wallet is accepted. Christian Financial Credit Union 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 Christian Financial Credit Union Card in the Wallet.

2. Adding Your Christian Financial Credit Union Card

You can add an eligible Christian Financial Credit Union Card to the Wallet by following the instructions of the Wallet provider. Only Christian Financial Credit Union Cards that we indicate are eligible can be added to the Wallet. If your Christian Financial Credit Union Card or underlying account becomes delinquent, is in a negative status or is otherwise maintained in an unsafe manner as determined by Christian Financial Credit Union in its sole discretion, your Christian Financial Credit Union Card may be removed by Christian Financial Credit Union from the Wallet for continued use. When you add a Christian Financial Credit Union Card to the Wallet, the Wallet allows you to use the Christian Financial Credit Union Card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your Christian Financial Credit Union Card is accepted.

3. Your Christian Financial Credit Union Card Terms Do Not Change

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

4. 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 purpose of operating the Wallet. You agree not to misrepresent your identity or your account information.

5. Christian Financial Credit Union is Not Responsible for the Wallet

Christian Financial Credit Union is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Christian Financial Credit Union Card in the Wallet. We are not responsible for any failure of the Wallet, or the inability to use the 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 Wallet provider or associated third party relationships that may impact your use of the Wallet.

6. Contacting You Electronically, and by Email

You consent to receive electronic communications and disclosures from us in connection with your Christian Financial Credit Union 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 Christian Financial 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.

7. Removing Your Christian Financial Credit Union Card from the Wallet

You should contact the Wallet provider on how to remove a Christian Financial Credit Union Card from the Wallet. We can also block a Christian Financial Credit Union Card in the Wallet from purchases at any time.



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

9. Ending or Changing these Terms

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

10. Measures to Maintain your Privacy and Security

Once you have added your Christian Financial Credit Union Card to a Wallet service, Christian Financial Credit Union is responsible for securely transmitting your information to your Wallet service provider. Your information is only sent through secure channels. You agree that we may share your information with the Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your Christian Financial 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 Wallet provider and that is governed by the privacy policy given to you by the Wallet provider. You agree 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 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 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 Christian Financial Credit Union Card. You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using the 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 to vendors and partners 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.

11. Notices

We can provide notices to you concerning these Terms and your use of a Christian Financial Credit Union Card in the Wallet by posting the material on our website, through electronic notice given 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: 1-586-772-6330.

12. Exclusion of Warranties; Limitation of Liability; Indemnification

YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF A MOBILE 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 CHRISTIAN FINANCIAL 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. CHRISTIAN FINANCIAL 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 WALLET.

13. Questions

If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Christian Financial Credit Union Card, then contact us at: 1-586-772-6330.