

Terms for Adding Your Ascentra Credit Union Card to a Digital Wallet

These Terms for Adding Your Ascentra Credit Union Card to a Digital Wallet (the "Terms") apply when you choose to add a credit card or debit card issued by Ascentra Credit Union ("Ascentra Credit Union Card") to a Digital Wallet including, but not limited to, Apple Pay or Samsung Pay ("Wallet"). In these Terms, "you" and "your" refer to the cardholder of the Ascentra Credit Union Card, and "we," "us," "our," and "Ascentra Credit Union" refer to the issuer of your Ascentra Credit Union Card.

When you add an Ascentra Credit Union Card to the Wallet, you agree to these Terms:

1. Adding Your Ascentra Credit Union Card to a Wallet.

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

2. Your Ascentra Credit Union Card Terms Do Not Change.

The terms and account agreement that govern your Ascentra Credit Union Card do not change when you add your Ascentra Credit Union Card to the Wallet. The Wallet simply provides another way for you to make purchases with the Ascentra Credit Union Card. Any applicable interest, fees, and charges that apply to your Ascentra Credit Union Card will also apply when you use the Wallet to access your Ascentra Credit Union Card. Ascentra Credit Union does not charge you any additional fees for adding your Ascentra Credit Union Card to the Wallet or using your Ascentra 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.

3. Ascentra Credit Union Is Not Responsible for the Wallet.

Ascentra 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 Ascentra 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. You agree to indemnify and hold Ascentra Credit Union harmless from and against

any and all losses, claims, damages, liabilities, regulatory or civil actions, costs or expenses (including any attorneys' fees or other expenses reasonably incurred by us or you in connection with investigating any claim against us and defending any action and any amounts paid in settlement or compromise) that arise out of or are based upon (a) the failure of you, any Wallet, any Wallet service provider or any officers, employees or agents thereof to conform to any statutes, ordinances and other regulations and requirements of any governmental authority, (b) the negligence, gross negligence or willful action of you, any Wallet, any Wallet service provider or any officers, employees or agents thereof, (c) any breach by you of any term, condition, warranty, representation or any other portion of the Agreement or (d) any breach by you, any Wallet, and Wallet service provider or any officers, employees or agents thereof of any term, condition, warranty, representation or any other portion of any Wallet agreement. Our protections and your obligations set forth in the paragraph shall survive termination or expiration of the Agreement for any or no reason.

4. Contacting You Electronically and by Email.

You consent to receive electronic communications and disclosures from us in connection with your Ascentra 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 Ascentra 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.

5. Removing Your Ascentra Credit Union Card from the Wallet.

You should contact the Wallet provider on how to remove an Ascentra Credit Union Card from the Wallet. We can also lawfully block an Ascentra Credit Union Card in the Wallet at any time for any reason in our sole discretion.

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

7. Ending or Changing these Terms; Assignments.

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 in our sole discretion. We will provide notice if required by law. These Terms will bind and inure to the benefit of our and your respective heirs, successors and assigns. You cannot change these terms, but you can terminate these Terms at any time by removing all Ascentra Credit Union Cards from the Wallet. These Terms will continue to apply to any transactions processed prior to our receipt of confirmation that you have removed your Ascentra Credit Union Card(s) from your wallet(s). You may not assign these Terms.

8. Privacy.

Our Privacy Notice can be found at <https://www.ascentra.org/accounts/disclosures-and-fees>. By adding an Ascentra Credit Union Card to a wallet, you agree that we may share your information with the Wallet provider, a payment network, and others in order to provide the services and process the transactions you have requested, to make information available to you about your Ascentra Credit Union Card transactions, and to improve our ability to offer these services. This information helps us to add your Ascentra Credit Union Card to the Wallet and to maintain the Wallet. 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.

9. Notices.

We can provide notices to you concerning these Terms and your use of a Ascentra Credit Union 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. You may contact us at: (800) 426-5241.

10. 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 Ascentra Credit Union Card, then contact us at: (800) 426-5241 during business hours or write the Credit Union at:

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