

SANTEE COOPER CREDIT UNION DIGITAL WALLET AGREEMENT

This is Santee Cooper Credit Union's Agreement for the use of Digital Wallet Service. This Agreement is a legal contract so please read carefully. In this Agreement the use of the terms "you" or "your" refer to the member who is the cardholder or authorized user at Santee Cooper Credit Union. The terms "we", "us", and "our" refer to Santee Cooper Credit Union. Use of a Santee Cooper Credit Union issued debit or credit card with a Digital Wallet Service will constitute your express consent.

Digital Wallet Service

A Digital Wallet Service ("Wallet") allows you to add your eligible Visa® debit or credit card numbers to your electronic device. Your Santee Cooper Credit Union payment card account number is then replaced with a digital number or token within the application to be stored in your Digital Device. Santee Cooper Credit Union is not a provider of the Wallet and assumes no responsibility for its use and function. We are not responsible for any failure of the Wallet or your inability to use a Wallet for any transactions. We are also not responsible for any loss, injury or inconvenience that you suffer as a result of a merchant refusing to accept the Wallet. The Wallet may not be accepted outside of the United States or at all places where your Visa® card is accepted.

Applicable Fees

Santee Cooper Credit Union does not charge you a fee for adding a card to your Wallet. You acknowledge that certain message and data rates may apply from your wireless service provider(s) and/or wireless carrier(s) and/or the Wallet provider which might impact your use of the Wallet.

Eligibility

You must be a Santee Cooper Credit Union member in good standing to use your Santee Cooper Credit Union card with a Wallet. If any of your Santee Cooper Credit Union accounts become delinquent, in a negative status or otherwise maintained in an unsafe manner, or if we suspect fraud, or for any other reason, based on our sole discretion, we may suspend your services in the Wallet program temporarily or indefinitely. We may block, suspend or cancel your use of the card in the Wallet at any time for any reason including when directed to do so by the Wallet provider or the applicable card network (such as Visa®).

Use of Contact Information

By enrolling in a Wallet with a Santee Cooper Credit Union payment card you agree that Santee Cooper Credit Union may contact you on your mobile device for any purpose concerning your accounts at Santee Cooper Credit Union, including account servicing, marketing and collection purposes. The types of contact include but are not limited to: text messages, email, automatic dialing systems or pre-recorded voice calls. You agree to notify us when your contact information has changed.

Security of Device

You agree not to leave your electronic device unattended while logged into the Wallet and to lock your device after completion of each user session. You agree not to share your password or other login information with anyone else. You should secure your electronic device the same as you would your cash, checks, credit cards or other valuable information. It is strongly encouraged that you use a

password or other security measure to lock your electronic device. **You agree to notify us immediately if your electronic device is lost or stolen or in the event you suspect unauthorized access or fraud.**

Change in Terms

Santee Cooper Credit Union may modify this Agreement, at its sole discretion, without prior notices to you, except where required by law. Your continued use of the Wallet will be your consent to the modifications. You cannot change this Agreement, but you can terminate this service at any time by removing the Santee Cooper Credit Union payment card(s) from the Wallet. We may terminate this service at any time, without prior notice to you, except where required by law.

Privacy

You agree that we may share your information with the Wallet provider, mobile carriers, software application providers, merchants, card networks, and others to provide the services that you have requested. We may share information to assist the Wallet provider in improving services for the Wallet. By adding your card to the Wallet you are changing your privacy policy selection and cannot opt-out of information sharing. We do not have any control over the privacy policies of third parties involved with your use of the Wallet.

Account Ownership

You agree that you are the legal owner of the account. You agree that all information you provide in connection with the Wallet is accurate, current and complete. You agree that you have the right to provide information to us for the purpose of operating the Wallet. You agree not to misrepresent your identity or your account information. You also agree not to provide your card or card information to anyone else.

Selection of Law

This Agreement is governed by the laws of the State of South Carolina, except to the extent superseded by federal law.

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 WALLET IS OBTAINED AT YOUR OWN DISCRETION. SANTEE COOPER 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. SANTEE COOPER CREDIT UNION MAKES NO REPRESENTATION OR WARRANTY AS TO THE COMPLETENESS, ACCURACY, OR RELIABILITY OF ANY INFORMATION OR DATA OBTAINED THROUGH THE USE OF A WALLET.