

MOBILE PAY (DIGITAL WALLET) TERMS AND CONDITIONS

These Terms apply when you choose to add a Kitsap Credit Union (KCU) Debit Card or Credit Card (Card) to a Digital Wallet (Wallet). The terms “you” and “your” reference the cardholder, and the terms “we”, “us”, “our”, and “KCU” refer to Kitsap Credit Union. The term “their” refers to the Wallet provider. If you do not agree to these Terms, you must not create, activate, or use a KCU Card in a Digital Wallet.

When you add your KCU Card to a Digital Wallet, you agree;

1. Adding Cards. To add a KCU card to a Wallet, follow the instructions of the Wallet provider. Only KCU Cards that are eligible may be added to a Wallet. If your KCU Card or Account is not in good standing, you may not be able to add the Card to the Wallet. Adding a KCU Card to a Wallet allows you to perform transactions wherever the Wallet is accepted. KCU does not charge fees for adding a KCU Card to a Wallet.

If additional verification is required to add a card to a 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.

- HELP instructions: Text HELP to 91098.
- STOP instructions: Text STOP to 91098 to cancel.

2. Release of Liability. Alerts sent via SMS may not be delivered to you if your phone is not in the range of a transmission site, or if sufficient network capacity is not available at a particular time. Even within coverage, factors beyond the control of the carrier may interfere with message delivery for which the carrier is not responsible.

3. Cardholder Agreement. These Terms and Conditions do not change the Cardholder Agreement which governs your KCU Card. Applicable interest, fees, and charges that may apply per the KCU Cardholder Agreement may apply when you use the Wallet to perform transactions. The Wallet may not be accepted by all merchants where your KCU Card is accepted. The Wallet provider and other third parties, such as your wireless company or data service provider, may charge you fees.

4. KCU's Responsibility. KCU is not the provider of the Wallet, and we are not responsible for providing Wallet services to you. KCU is only responsible for supplying secure information to the Wallet provider in order to allow usage of the KCU Card in the Wallet. We are not responsible for any failure of the Wallet or for any inability to use the Wallet. We are not responsible for the performance of the Wallet provider or of any third parties you enter into an agreement with through the Wallet provider or associated third party relationships that may impact your use of the Wallet.

5. Email Communication. You agree to receive email communication related to your KCU Card and the Wallet. You agree that KCU may contact you by email at any email address on file for your account(s) with KCU. Email communication may include communications from vendors working on KCU's behalf to service your Card(s) and Account(s). You agree to maintain a current email address on file with KCU, and to update it any time it changes.

6. Notices. You agree that KCU can provide notices related to these Terms and your KCU Card in the Wallet by posting them to our online banking website, using an electronic notice provided to an email address you have on file with us, or by mailing the notice to the address we have on file for you. You agree to maintain current contact information with KCU and to update your contact information any time it changes.



7. Removing Cards. Contact your Wallet provider for directions on how to remove your KCU Card from the Wallet. KCU can assist you with blocking a KCU Card in the Wallet at any time.

8. Change in Terms. KCU may change these Terms at any time, without prior notice to you. You may terminate these Terms at any time by removing your KCU Card from the Wallet.

9. Privacy. KCU takes your privacy, and the security of your information, very seriously. You may access our Privacy Notice at www.kitsapcu.org. You agree that we may share your information with the Wallet provider, payment networks, and others in order to provide the services requested. We do not control the privacy and security of your information that is held by the Wallet provider, that is governed by their privacy policy.

10. Governing Law. These Terms are governed by federal law and, to the extent that state law applies, the laws of Washington State.

11. Contact Us. For assistance with questions, concerns, or transactions related to your KCU Card please contact us in person at any branch location or by phone at 800-422-5852. For assistance with the Wallet, please contact the Wallet provider.