

Discovery Federal Credit Union (Discovery FCU) Digital Wallet Agreement & Terms and Conditions

This agreement sets forth the terms and conditions for adding your Discovery FCU credit or debit card to a digital wallet.

As used in this agreement the words "we", "our", "us" and "Discovery FCU" refer to Discovery Federal Credit Union. "You" and "your" refer to the primary account owner or authorized users of the card. "Card" refers to your Discovery FCU credit cards or debit cards eligible for enrollment in a digital wallet.

By clicking "Agree" during the digital wallet enrollment process, you agree to abide by the terms and conditions set forth in this agreement.

Terms and Conditions

1. You accept full responsibility for making sure that you understand how to access and use the digital wallet. You also accept full responsibility for making sure that you know how to properly use your mobile device and the software that enables you to access the digital wallet. We will not be liable to you for any losses, costs or damages caused by your failure to properly use the digital wallet.
2. You can add an eligible Discovery FCU card to the digital wallet by following the set-up and verification instructions provided by the digital wallet. Only Discovery FCU cards that we indicate are eligible can be added to the digital wallet. If the Discovery FCU card or the associated account is not in good standing at the time of enrollment, the card may not be able to be enrolled at that time. Once all set-up and applicable verification steps are completed, you will receive notification that your Discovery FCU card is active and available to perform transactions where the digital wallet is accepted.
3. Discovery FCU is not the provider of the digital wallet and is not responsible for any failure or inability to use the digital wallet for a transaction. The digital wallet may have certain security features and procedures to protect against unauthorized use. You agree not to disable any of the security features and procedures designed to safeguard your cards. If you have any questions, disputes or complaints about the digital wallet, you need to contact the digital wallet provider directly.
4. You are responsible for maintaining the confidentiality of your User IDs and passwords related to the device(s) and digital wallet. You agree not to give or make available to any unauthorized individual, your User ID, password or other means to access your digital wallet. If you permit other persons to use your digital wallet User ID and password, you are responsible for any transaction they authorize. If you believe that your mobile device has been lost or stolen, or that your digital wallet and Discovery FCU card has been

accessed without your authorization to perform transactions, you must notify us immediately. For questions, disputes or complaints related to your Discovery FCU card, please contact Discovery FCU member services at 610.372.8010.

5. You agree to receive notifications via e-mail and/or text messages related to your card and digital wallet at the e-mail address and/or mobile phone number that you have provided to us. You agree to notify us immediately of any change in your e-mail address, mobile phone or other contact information relevant to this agreement. To notify us of a change, you may update this information by visiting Discovery FCU or contacting Discovery FCU member services through your Discovery FCU online banking account using our online banking secure messaging service.
6. To remove your Discovery FCU card from the digital wallet, you need to follow the instructions provided by the digital wallet provider or contact them directly. Discovery FCU retains the right to remove your card from the digital wallet.
7. The privacy and security of your account information is covered under the Privacy Notice provided to you and is available online at discoveryfcu.org under the disclosure section. We do not control the privacy and security of your information that may be held by the digital wallet. This is covered by the privacy notice provided by the digital wallet provider.
8. We reserve the right to cancel or change this agreement at any time. The current agreement will be available online at discoveryfcu.org under the disclosure section. We may also provide notifications or updates to you through the e-mail address or mobile phone number you have provided to us.
9. You agree that when you accept this agreement, you will remain subject to the terms and conditions of all your existing agreements with use or any service providers of yours, including service carrier or provider (e.g., AT&T, Verizon, Sprint, T-Mobile, Alltel, etc.), and that this agreement does not amend or supersede any of those agreements.
10. This agreement is governed by federal law and to the extent that state law applies, the laws in the state that apply to your agreement related to your Discovery FCU card.
11. This agreement is in addition to the terms and conditions provided in the Discovery FCU Membership Disclosures & Agreement packet, corresponding fee schedules, Agreement & Disclosure of Credit Card Terms, Change in Terms notices or any other documentation which relates to your cards or related accounts and any other agreements, such as the Discovery FCU Online Services Agreement & Disclosure.