

**REV Federal Credit
Union DIGITAL WALLET
Terms and Conditions**

These Terms and Conditions (the “Terms”) apply when you choose to add your REV Federal Credit Union (“Credit Union”) issued credit card (“Credit Union Card”) to an external Digital Wallet product (“Digital Wallet” or “Wallet”). In these Terms, “you” and “your” refer to the cardholder of the Credit Union Card, and “we,” “us,” “our,” and “Credit Union” refer to the issuer of your Credit Union Card, which is Credit Union.

“Account” means your regular shares, checking, or credit card account.

When you add a Credit Union Card to a Digital Wallet, you agree to these Terms:

1. **Adding Your Credit Union Card to a Digital Wallet.**
You can add an eligible Credit Union Card to the Wallet by following the instructions of the Wallet provider. Only Credit Union Cards that we indicate are eligible and approved can be added to the Wallet. If your Credit Union Card or underlying Account is not in good standing, that Credit Union Card will not be eligible for addition or enrollment in a Digital Wallet. When you add a Credit Union Card to the Wallet, the Wallet allows you to use the Credit Union Card for transactions where the Wallet is accepted, consistent with the terms and conditions of the Digital Wallet provider. The Wallet may not be accepted at all places where your Credit Union Card is accepted. You agree to include a security password on your mobile device at all times. You agree to not provide your password or other access information to any other person.
2. **Credit Union Card Agreement and Relationships to Other Agreements.**
The terms and conditions of your Account agreement that govern your Credit Union Card remain in effect and do not change when you add your Credit Union Card to the Wallet. The Wallet simply provides another way for you to make purchases with the Credit Union Card. Any applicable interest, fees, and charges that apply to your Credit Union Card will also apply when you use the Wallet to access your Credit Union Card for transactions. Credit Union does not currently charge you any additional fees for adding your Credit Union Card to the Wallet or for using your 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. **Credit Union Is Not Responsible for the Wallet.**
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 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 hold us harmless for any issue that you may encounter with your use of the Wallet.
4. **Notification of Lost Device or Unauthorized Access.**
If you believe that you have lost your device or someone may have unauthorized access to your mobile device, you agree to immediately cancel your access to the Digital Wallet associated with the mobile device. You agree to provide Credit Union with immediate notice in the event you suspect fraud or any unauthorized access to any of your Accounts or if the device is lost or stolen – by contacting our Contact Center at (843) 832-2600 or 1-800-845-5550. Upon such notice, Credit Union may disable the Credit Union Card.
5. **Contacting You Electronically and by Email.**
You consent to receive electronic communications and disclosures from us in connection with your Accounts, 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 Credit Union Account, Credit Union Card, and Digital Wallet. 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. You agree that we may also contact you by any other method and use any contact information you previously provided to us or will provide to us.

6. Removing Your Credit Union Card from the Wallet.

You should contact the Wallet provider on how to remove a Credit Union Card from the Wallet. Upon notification, we can block a Credit Union Card in the Wallet from purchases.

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

8. 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. We will provide notice if required by law. You agree that posting of our Terms on our website is sufficient notice and your continued use of the Digital Wallet constitutes your acceptance of our Terms, as they may be updated from time to time. We can also assign these Terms. You cannot change these Terms, but you can terminate these Terms at any time by removing all Credit Union Cards from the Wallet. You may not assign these Terms. It is your responsibility to remove your Credit Union Card from the Digital Wallet prior to transferring ownership or possession of your device. Credit Union reserves the right to refuse any transaction for any reason.

9. Privacy.

Your privacy and the security of your information are important to us Credit Union's current privacy notice is available online at: www.heritagetrust.org and applies to your use of your Credit Union Card in the Wallet. As a Credit Union member you will periodically receive annual privacy notices as required under regulations, if applicable. 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 Credit Union Card transactions, and to improve our ability to offer these services. This information helps us to add your 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.

10. Notices.

We can provide notices to you concerning these Terms and your use of a 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: (843) 832-2600 or 1-800-845-5550.

11. 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. For questions about your Credit Union Card, then contact us at: (843) 832-2600 or 1-800-845-5550.