



PURDUE FEDERAL DIGITAL WALLET TERMS AND CONDITIONS

As a Purdue Federal Credit Union ("Purdue Federal") member, these Digital Wallet Terms and Conditions ("Terms") apply when you choose to add or activate your eligible credit or debit cards ("Card" or "Cards") through a digital wallet application ("Digital Wallet"). "You" and "your" refer to cardholders and authorized users of credit cards, account owners or other authorized persons with a debit card linked to a share account, and any other persons you authorize to use your Cards through a Digital Wallet. "We" and "us" refer to Purdue Federal. We determine, in our sole discretion, which Cards are eligible for use through a Digital Wallet.

Your use of your Card in a Digital Wallet is governed by your Visa Credit Card Disclosure and Agreement or Visa Business Credit Card Disclosure Agreement ("Card Agreement") with regard to credit cards, and Your Guide to Member Services and Fee Schedule or Your Guide to Business Member Services ("GMS") with regard to debit cards. The applicable Card Agreement or GMS, as amended from time to time, is incorporated by reference. Your GMS contains a binding arbitration provision that applies to disputes arising from your use of Cards in connection with a Digital Wallet. Your use of a Digital Wallet is also subject to the terms and conditions of your third-party Digital Wallet provider ("**Digital Wallet Provider**").

1. **ADDING YOUR CARD.** To add your Card to a Digital Wallet, follow the instructions of the Digital Wallet Provider. A unique identifier different from your Card number ("Token") will be added to your device. You may need to present your device to the merchant when returning an item purchased using Digital Wallet.

2. **USE AND SECURITY.** You are solely responsible for maintaining the confidentiality of your user ID, passcodes and any other credentials used to access Digital Wallet. If you share your credentials with another person, you are authorizing that person to transact on your behalf. If your device is lost or stolen, or you believe your Card has been used through a Digital Wallet without your permission, contact us immediately at 800.627.3328.

The transaction history displayed in Digital Wallet represents our authorization of your transaction and does not reflect post-authorization activity, including but not limited to clearing, settlement, foreign currency exchange, reversals, returns or chargebacks. Accordingly, the purchase amount, currency, and other details for your Digital Wallet transaction history in connection with use of your Card in Digital Wallet may be preliminary and amounts may not match what posts to your statement. Use of a modified or "jailbroken" device with Digital Wallet is prohibited and grounds for us to deny access to your Cards through Digital Wallet.

3. **DATA COLLECTION AND SHARING.** We may collect, transmit, store, and use technical, location, login or other information about you and your use of Cards through a Digital Wallet. You consent to us contacting your wireless service provider and authorize them to disclose your subscriber information to verify your identity. You acknowledge that the Digital Wallet Provider, its sub-contractors, agents, and affiliates, and the card network sub-contractors, agents, and affiliates, will have access to certain details of your device and transactions made using your Digital Wallet.

4. **PRIVACY.** We will use, share and protect your personal information in accordance with our Privacy Notice available in your GMS. The use and disclosure of personal information provided by you directly to a Digital Wallet Provider, or other third-parties supporting Digital Wallet will be governed by such party's privacy policy, and not our Privacy Notice.

5. **CHANGES AND TERMINATION.** We may (i) terminate your use of Cards with Digital Wallet, (ii) modify



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or suspend dollar amounts of transactions, (iii) change a Card's eligibility, (iv) change the authentication process, or (v) amend these Terms. Your account must be in good standing for your Card to remain eligible for use in a Digital Wallet. We will provide notice if required by law. Current Terms are available at www.purduefed.com. You can terminate at any time by removing your Cards from any Digital Wallets. You may not assign or transfer these Terms.

6. DISCLAIMER AND LIMITATION OF LIABILITY. Digital Wallet is provided by a third-party provider, without warranty from us. Any inquiries or complaints relating to Digital Wallet, including those pertaining to Intellectual Property Rights, must be directed to the Digital Wallet Provider. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WE, OUR PROCESSORS, SUPPLIERS, LICENSORS AND THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS, AND EMPLOYEES SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, OR DATA, ARISING FROM USE OF, INABILITY TO USE, OR UNAVAILABILITY OF DIGITAL WALLET, INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH DIGITAL WALLET. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL REPRESENTATIONS AND WARRANTIES OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT) AS TO DIGITAL WALLET. DIGITAL WALLET AND ALL RELATED SERVICES ARE PROVIDED ON AN 'AS IS' AND 'AS AVAILABLE' BASIS.

7. INDEMNITY. You will indemnify and hold us harmless (including our employees, directors, agents, affiliates and representatives) from any claims, costs, losses, damages, penalties, and expenses (including reasonable attorneys' fees) arising out of (a) breach of these Terms, including any violation of our policies; (b) wrongful or improper use of Digital Wallet, including willful misconduct or fraud; (c) your violation of any law, rule or regulation of the United States or any other country; or (d) another party's access to Digital Wallet using your credentials.

8. GOVERNING LAW. The same laws that govern your account relationships with Purdue Federal as explained in your Card Agreement or GMS, as applicable, shall govern these Terms.

9. COMMUNICATIONS. You consent to receive electronic communications and disclosures from us in connection with your Card and Digital Wallet, including SMS, MMS, push notification or email to the address you provide. You agree to keep your contact information current. For Digital Wallet questions, contact your Digital Wallet Provider. For account questions, contact us at 800.627.3328.