



## **Terms and Conditions and Privacy Policy for Adding Your Century Federal Credit Union Credit Card to Mobile Wallet Service**

### **Terms and Conditions (Retain for your records)**

#### **Mobile Wallet Terms and Conditions**

These Terms and Conditions (the “Terms”) apply when you choose to add a Century Federal Credit Union credit card or debit card (“Century Federal Credit Union Card”) to a Mobile Wallet Service. In these Terms, “you”, “your”, “their”, and “my” refer to the cardholder of the Century Federal Credit Union Card, and “we,” “us,” “our,” and “Century Federal Credit Union” refer to the issuer of your Card.

#### **What is a Mobile Wallet Service?**

A Mobile Wallet Service (“Mobile Wallet”) allows you to add your Century Federal Credit Union Cards to an application using your mobile device. Your Century Federal Credit Union Card number is replaced with a digital number or token. Once added, you understand that you may use your mobile device to make payments only where the Wallet is accepted. Century Federal Credit Union is not a provider of the Wallet and we are not responsible for any failure or inability to perform a transaction using the Wallet. We are only responsible for supplying information securely to the mobile wallet provider to allow usage of the Century Federal Credit Union Card in the mobile wallet.

#### **Eligibility**

Active Century Federal Credit Union Card accounts that are in good standing are eligible to be added to a mobile wallet. If your Century Federal Credit Union Card or any underlying Century Federal Credit Union account becomes delinquent, is in a negative status or is otherwise maintained in an unauthorized manner as determined by Century Federal Credit Union in its sole discretion, your Century Federal Credit Union Card may be removed by Century Federal Credit Union from the mobile wallet for continued use.

### **Relationship to Other Agreements**

You agree that when you add your Century Federal Credit Union Card to a mobile wallet, your Century Federal Credit Union Card and account will remain subject to the terms and conditions of all existing agreements with Century Federal Credit Union. You acknowledge that certain message and data rates may apply from your wireless service providers and/or wireless carriers which might impact your use of the mobile wallet. For example, your mobile service carrier or provider may impose data usage or text charges for your use of, or interaction with, the mobile wallet, including downloading the software, receiving or sending text messages, or other use of your mobile device when using the software or other products and services provided by the Wallet. You expressly agree that you are responsible for all such fees, limitations, and restrictions, and that we may contact you via your mobile device for any purpose concerning your accounts at Century Federal Credit Union, including account servicing and collection purposes.

### **Account Ownership/Accurate Information**

You represent that you are the legal owner of the account and other financial information which may be accessed via the mobile wallet. You represent and agree that all information you provide in connection with the mobile wallet is accurate, current, and complete, and that you have the right to provide such information to us for the purpose of operating the mobile wallet. You agree not to misrepresent your identity or your account information.

### **Contacting You Electronically and by Email**

You consent to receive electronic communications and disclosures from us in connection with your Century Federal Credit Union Card and the Mobile Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Century Federal Credit Union Card Account.

## **Removing Your Century Federal Credit Union Card from the Mobile Wallet**

You should contact the Mobile Wallet provider on how to remove a Card from the Mobile Wallet. We can also block a Century Federal Credit Union Card in the Mobile Wallet from purchases at any time.

## **Measures to maintain your privacy and security**

Once you have added your Century Federal Credit Union Card to the mobile wallet, Century Federal Credit Union is responsible for securely transmitting your information to your mobile wallet provider. Your information is only sent through secure channels. You agree that we may share your information with the mobile wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your Century Federal Credit Union Card transactions, and to improve our ability to offer these services. We do not control the privacy and security of your information that may be held by the mobile wallet provider, which is governed by the privacy policy given to you by the mobile wallet provider. You agree not to leave your mobile device unattended while logged into the mobile wallet and to log off immediately at the completion of each access by you. You agree not to provide your password or other access information to any other person. If you believe that someone may have unauthorized access to your mobile device, you agree to immediately cancel your access to the mobile wallet associated with the mobile device. You agree to provide us with immediate notice in the event you suspect fraud or any unauthorized access to any of your accounts. You agree to comply with all applicable laws, rules and regulations in connection with your Century Federal Credit Union Card. You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using the mobile wallet. We may, in some cases, make individually identifying information available only in the following circumstances: where ordered by a court or other legal body or where it is lawfully permitted or required; where we have agreed to provide information under contracts to vendors and partners to make products and services available to our card members; or where the card member has requested or consents to the disclosure of information. In those cases, where we disclose information to outside vendors, we require that they use it for no purposes other than providing previously specified services to our members.

### **Changes in these Terms and Conditions**

Except as otherwise required by law, Century Federal Credit Union may in its sole discretion change these terms, and modify or cancel the eligibility to use your Century Federal Credit Union Card with a mobile wallet service at any time, without notice. You cannot change these terms but you can terminate them by removing your Century Federal Credit Union Card(s) from the mobile wallet. Century Federal Credit Union reserves the right to refuse any transaction for any reason.

### **One-Time Passcode Provision**

You may be required to further authenticate yourself when adding your debit card to the mobile wallet by receiving a One-Time Passcode via email or text message. If you select to receive the passcode via text, message and data rates may apply from your carrier.

### **Exclusion of Warranties; Limitation of Liability; Indemnification**

YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF A MOBILE WALLET SERVICE IS AT YOUR SOLE RISK. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE MOBILE WALLET IS OBTAINED AT YOUR OWN DISCRETION AND RISK, AND CENTURY FEDERAL 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, WHETHER DUE TO ANY COMPUTER VIRUS OR OTHERWISE. CENTURY FEDERAL CREDIT UNION MAKES NO REPRESENTATION OR WARRANTY AS TO THE COMPLETENESS, ACCURACY, RELIABILITY, OR CURRENCY OF ANY INFORMATION OR DATA THAT YOU OBTAIN THROUGH THE USE OF A MOBILE WALLET.

By tapping "Agree" you agree to all terms, conditions, and notices contained or referenced in these Terms and you are providing your express consent.

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