



Digital Wallet Terms & Conditions

The following Terms and Conditions apply to WESTconsin Credit Union's Digital Wallet Service. By adding your eligible WESTconsin Credit Union credit card or debit card ("Card") to your Digital Wallet, you authorize WESTconsin Credit Union to share your information with certain third parties to enable your Card to operate on the Digital Wallet payments platform.

General

WESTconsin Credit Union is not the provider of your eligible mobile device. Please consult the terms and conditions provided by the individual third-party Digital Wallet Provider for additional information. Additionally, any agreements or terms applicable to your Card (e.g., Membership and Account Agreement, Electronic Fund Transfer Agreement and Disclosure, Service Charges and Fee Schedule, and WESTconsin Online & Mobile Banking Terms & Conditions) will continue to apply when your Card is enrolled in the Digital Wallet.

Additional Verification May Be Required

When adding your Card to the Digital Wallet, you may be prompted to call to provide extra verification. This extra verification step will need to be completed to add your Card to the Digital Wallet.

Security & Confidentiality of Access Information:

You understand and agree that you are responsible for maintaining security measures that safeguard against the transmission of an unauthorized or inaccurate transaction by you, from your mobile device, or on your behalf. You understand and agree that you are solely responsible for ensuring that your mobile device is protected by anti-virus, anti-malware and anti-spyware software. You understand and agree that you are solely responsible for being up to date on the risks of downloading data received by way of email, pop-up messaging and/or the internet. Notify WESTconsin Credit Union at once if you suspect unauthorized access.

Liability for Unauthorized Access

You are responsible for all transactions you authorize. If you permit someone else to use your phone and passcode, you are responsible for any transactions they authorize or conduct on any of your Cards. Notify us at once if you believe an unauthorized person has obtained your Card without your permission. Please contact us immediately at (800) 924-0022.

Cancellation

If at any time you wish to discontinue use of the Digital Wallet, you may delete the WESTconsin Credit Union Card from the Digital Wallet.

Confirmation of Digital Wallet

During the enrollment process, you will receive a notification when your card is added to the Digital Wallet.

Limitation of Liability

DISCLAIMER OF WARRANTIES. YOU AGREE THAT YOUR USE OF ANY DIGITAL WALLET SERVICE AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF ANY DIGITAL WALLET SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT ANY DIGITAL WALLET SERVICE WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE. WE MAKE NO WARRANTY THAT THE RESULTS THAT MAY BE OBTAINED WILL BE ACCURATE OR RELIABLE OR THAT ANY ERRORS IN ANY DIGITAL WALLET SERVICE OR TECHNOLOGY WILL BE CORRECTED.

LIMITATION OF LIABILITY. YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF ANY DIGITAL WALLET SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW